

## Analisis pengaruh tipe kepemilikan bank terhadap rasio pinjaman kredit bank di Indonesia periode 2005-2014 = Analysis of the impact of bank ownership type against bank credit lending ratio in the year of 2005-2014

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### Abstrak

Penelitian ini bertujuan untuk menganalisis tipe kepemilikan pada bank persero, bank swasta nasional, bank pembangunan daerah, bank swasta campuran, dan bank swasta asing yang terdaftar di Bank Indonesia dari tahun 2005-2014. Sampel dalam penelitian ini ada 106 bank umum yang terbagi dalam 5 bank persero, 53 bank swasta nasional, 26 bank pembangunan daerah, 12 bank swasta campuran, dan 10 bank asing.

Penelitian menggunakan model fixed effect untuk bank persero, swasta nasional, pembangunan daerah, dan swasta campuran sedangkan model random effect digunakan untuk bank swasta asing, yang hasilnya diolah dengan program Eviews 9. Dalam penelitian ini ditemukan bahwa terdapat perbedaan pengaruh faktor determinan pada masing-masing tipe kepemilikan bank. Pada bank persero variabel yang berpengaruh terhadap rasio pinjaman kredit adalah profit, liquidity, dan deposit. Pada bank swasta nasional variabel yang berpengaruh adalah profit, liquidity, equity, deposit, dan GDP. Pada BPD variabel yang berpengaruh adalah liquidity, equity, deposit. Pada bank swasta campuran variabel yang berpengaruh adalah liquidity, equity, size, dan GDP. Pada bank swasta asing variabel yang berpengaruh adalah profit, liquidity, equity, deposit, dan size.

*This study aimed to analyze bank ownership type in state-owned banks, private domestic banks, rural banks, foreign-domestic private banks and foreign private banks listed at Bank Indonesia in the era of 2005-2014. Total samples using 106 banks which are 5 for state-owned banks, 53 for private domestic banks, 26 for rural banks, 12 for foreign-domestic private banks and 10 for foreign private banks. This research using a fixed effect model for state-owned banks, domestic private bank, rural banks, and foreign-domestic private banks while random effect model are used for foreign banks whose results are processed by eviews 9 program. In this study found that there are differences in the influence of the determinant factors in each the type of ownership of the bank. In the state-owned banks, variables that affected the ratio of loans are profit, liquidity and deposit. In the national private banks, variables that affected are profit, liquidity, equity, deposits and GDP. In rural banks, variables that affected are liquidity, equity, deposit. In foreign-domestic private banks, variables that affected are liquidity, equity, size, and GDP. And in the foreign private bank, variable that affected are profit, liquidity, equity, deposit, and size.*