

Analisis pengaruh struktur kepemilikan dan siklus bisnis terhadap profitabilitas bank di Indonesia = Analysis of the influence of ownership structure and business cycle toward Indonesian banking profitability / Merinda Hasna Lupita Dewi

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Abstrak

Penelitian ini bertujuan untuk menganalisis pengaruh struktur kepemilikan, siklus bisnis dan moderasi dari struktur kepemilikan pada pengaruh siklus bisnis terhadap profitabilitas bank di Indonesia yang diukur dengan ROA, ROE dan NIM. Berdasarkan hasil estimasi dengan menggunakan system GMM, hasil penelitian menunjukkan bahwa bank regional memiliki kinerja profitabilitas yang lebih tinggi dibandingkan bank lainnya, kinerja profitabilitas industri perbankan di Indonesia cenderung mengikuti siklus bisnis (procyclical). Profitabilitas bank pemerintah cenderung bergerak procyclical sedangkan profitabilitas bank swasta asing bergerak countercyclical.

This research aimed to examine the impact of ownership structure, business cycle and moderating effect of ownership structure on the influence of business cycle toward profitability, which measured by ROA, ROE and NIM. Based on the estimation result by using system GMM, regional banks are more profitable than other banks and the Indonesian banking profitability tend to follow the business cycle (procyclical). Public banks? profitability tends to follow the business cycle, while there is countercyclicality of foreign banks? profitability.