

## Analisis dampak kebijakan keuangan pemerintah terhadap dana pihak ketiga bank swasta = Analysis of the impact of the government's financial policy towards third party funds of private bank

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### Abstrak

Kemampuan bank dalam menghimpun dana berbeda pada setiap provinsi. Penelitian ini menguji variabel yang mempengaruhi kemampuan bank swasta menghimpun dana masyarakat. Penelitian dilakukan terhadap 33 provinsi di Indonesia periode 2011-2015 dan menggunakan data panel dengan model random effect. Hasil pengujian menunjukkan bahwa rasio APBD terhadap PDRB, komposisi jaringan kantor bank swasta, dan kepadatan penduduk memiliki pengaruh yang signifikan terhadap market share bank swasta. Sementara di luar DKI rasio sektor dagang dan jasa dalam PDRB terhadap DPK bank serta rasio PNS terhadap penduduk bekerja juga berpengaruh signifikan. Rasio APBD terhadap PDRB memberikan pengaruh negatif, sementara variabel lainnya berkontribusi positif

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The bank's ability to muster funds different in each province. The study is intended to examine the variables that affect private bank's ability to raise third party's fund. The study conducted on 33 Indonesia's provinces within 2011-2015 and using panel data with random effect model.

The result shows that the ratio of GDP against BUDGETS, the private bank's delivery channel ratio, and population density have a significant influence on the market share of private banks. When exclude DKI, the ratio of trade and services sector in regional GDP to bank deposits and the ratio of civil servants to the working population also have a significant effect. The ratio of APBD to GRDP gives a negative influence, while other variables contribute positively.