

Pengaruh diversifikasi aset terhadap performa perbankan di Asia Tenggara = The Impact of Asset Diversification to bank performance in South East Asia

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Abstrak

ABSTRACT

Penelitian ini bertujuan untuk menyelidiki dampak dari diversifikasi aset terhadap profitabilitas bank dengan melihat bagaimana keputusan diversifikasi aset perbankan dapat meningkatkan keuntungan bank. Sumber data yang digunakan berasal dari industri perbankan di lima negara di Asia Tenggara yaitu Indonesia, Malaysia, Singapura, Thailand, dan Filipina pada periode 2011-2017. Penelitian ini menemukan bahwa peningkatan diversifikasi aset akan menurunkan performa bank. Sebaliknya, penelitian ini juga menemukan apabila bank dengan ukuran kecil akan sangat diuntungkan saat melakukan tindakan seperti diversifikasi aset. Hal tersebut menunjukkan bahwa melakukan diversifikasi aset akan memberikan hasil yang berbeda bagi masing-masing bank.

ABSTRACT

The purpose of this research is to investigate the impact of the asset diversification towards Banks profitability by seeing on how the decision about it could make an increase in Banks profit. The data sources that used on this research are come from banking industry in five countries across South East Asia such as Indonesia, Malaysia, Singapore, Thailand, and Philippine from 2011 until 2017. This research found that the increase of the asset diversification has made the Banks performance itself became deflated. Conversely, this research has also found that if the Bank with the small will benefited the most when they take such an action by doing the asset diversification. It shows that by doing the asset diversification will give different result to the Bank itself.