

Analisis pengaruh kebijakan giro wajib minimum-loan deposit ratio kredit modal, kredit investasi dan kredit konsumsi pada bank umum di Indonesia periode 2005Q.III-2015Q.II = Impact analysis of minimum statutory reserves requirement-load deposit ratio policy to capital credit, investment credit and consumption credit on the commercial banks in Indonesia for the period 2005Q.III-2015Q.II

Jessica Hardiani, author

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Abstrak

Tesis ini membahas mengenai apakah Kebijakan Giro Wajib Minimum-Loan Deposit Ratio (GWM-LDR) sebagai variabel utama independen dan beberapa variabel lainnya (dana pihak ketiga, non-performing loan, produk domestik bruto, suku bunga bank Indonesia, capital adequacy ratio dan excess reserve berpengaruh terhadap volume kredit modal kerja, kredit investasi dan kredit konsumsi pada bank umum di Indonesia. Untuk menguji hipotesis tersebut, penelitian ini menggunakan data yang diperoleh dari Statistik Perbankan Indonesia tahun 2005-2015. Metode yang digunakan dalam penelitian ini adalah metode regresi data panel dengan tingkat signifikansi 5% menggunakan model fixed effect. Pengujian hipotesis menggunakan uji t, uji f, dan koefisien determinasi. Hasil penelitian menunjukkan bahwa seluruh variabel independen, yaitu dana pihak ketiga (DPK), risiko kredit (NPL), kebijakan Giro Wajib Minimum-Loan Deposit Ratio risiko (GWM-LDR), produk domestik bruto (PDB), Excess Reserve dan permodalan (CAR) berpengaruh signifikan secara terhadap volume kredit modal kerja, kredit investasi dan kredit konsumsi. Sedangkan variable suku bunga bank Indonesia tidak berpengaruh secara signifikan. Berdasarkan penelitian ini, maka disarankan untuk mengoptimalkan pertumbuhan kredit bank umum di Indonesia yang berupa disarankan untuk melonggarkan rasio Giro Wajib Minimum-Loan Deposit Ratio.

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This thesis discusses whether the Minimum Statutory Reserves Requirement-Loan Deposit Ratio (GWM-LDR) as the main independent variable and several other variables (third party funds, non-performing loan, gross domestic product, bank Indonesia interest rate, capital adequacy ratio and excess reserve effect on the volume of working capital credit, investment credit and consumption credit at commercial banks in Indonesia. To test the hypothesis, this research using data obtained from Indonesian Banking Statistics 2005-2015. The method used in this study is the data panel regression method With significance level 5% using fixed effect model Hypothesis testing using t test, f test, and coefficient of determination. The results showed that all independent variables, namely third party funds (DPK), credit risk (NPL), Minimum Statutory Reserves Requirement-Loan Deposit Ratio (GWM-LDR), gross domestic product (GDP), Excess Reserve and capital (CAR ) Significantly affect the volume of working capital credit, investment credit and consumption credit. While the variable interest rates of Bank Indonesia have no significant effect. Based on this research, it is advisable to optimize credit growth of commercial banks in Indonesia in the form of suggested to loosen the ratio of Minimum Statutory Reserves Requirement-Loan Deposit Ratio.