

ABSTRAK

Kinerja suatu bank sangat erat sekali hubungannya dengan peran dan fungsi manajemen dari bank tersebut. Kepemilikan bank yang cukup beragam jenisnya baik itu pemerintah, swasta maupun asing, perlu dilihat lebih jauh lagi pengaruhnya terhadap kinerja masing-masing bank. Pengukuran kinerja bank menjadi sangat penting bagi berbagai pihak baik pemegang saham, calon investor, kreditur, konsumen, bahkan regulator. Salah satu ukuran kinerja Bank yaitu NPL (*Non Performing Loan*). Rumusan masalah dalam penelitian ini adalah apakah struktur kepemilikan saham (terkonsentrasi, pemerintah dan asing) berpengaruh terhadap *Non Performing Loan* (NPL) pada perusahaan perbankan yang terdaftar di Bursa Efek Indonesia secara parsial maupun simultan. Tujuan penelitian ini adalah untuk mengetahui pengaruh struktur kepemilikan saham (terkonsentrasi, pemerintah dan asing) terhadap *Non Performing Loan* (NPL) secara parsial dan simultan.

Penelitian menggunakan metode penelitian deskriptif analisis dengan mengumpulkan data-data yang dibutuhkan, diolah, disajikan dan kemudian dianalisis. Populasi dalam penelitian ini adalah perusahaan yang bergerak dalam bidang perbankan yang terdaftar di Bursa Efek Indonesia (BEI) dengan

time series selama 3 tahun yakni dari tahun 2009 sampai dengan 2011.

Hasil uji hipotesis menggunakan analisis regresi linear berganda, dengan uji secara simultan (uji F) dan parsial (uji t) pada $\alpha = 5\%$. Hasil uji F, variabel struktur kepemilikan saham (terkonsentrasi, pemerintah dan asing) tidak berpengaruh terhadap *Non Performing Loan*. Hasil uji R² sebesar 0.174, menunjukkan bahwa 17,4 % variabel struktur kepemilikan saham (terkonsentrasi, pemerintah dan asing) menjelaskan terhadap variabel *Non Performing Loan*. Hasil uji t diperoleh bahwa variabel struktur kepemilikan saham (terkonsentrasi, pemerintah dan asing) tidak berpengaruh terhadap variabel *Non Performing Loan*.

Kata Kunci: Struktur Kepemilikan Saham Terkonsentrasi, Struktur Kepemilikan Saham Pemerintah, Struktur Kepemilikan Saham Asing, Non Performing Loan.

ABSTRACT

The performance of a bank has a very close connection to the roles and functions of the bank management itself. Various types of the bank ownership, such as state-owned enterprises, private or foreign enterprises, need to be reviewed any further on the performance of each banks. The measurement of a bank performance becomes very important for the other parties, either shareholders, potential investors, creditors, consumers, and even regulators. One measure of the bank performance is NPL (Non Performing Loan). The formulation of this research is whether the ownership structure (concentrated, state-owned or foreign) affects the Non Performing Loan (NPL) in the banking companies which are listed in Indonesia Stock Exchange partially or simultaneously. This reseach is intended to determine the influence of ownership structure (concentrated, state-owned or foreign) to NPL (Non Performing Loan) partially and simultaneously.

The research applies a descriptive method analyst by gathering the required data, processed, presented and then analyzed. The population in this study is a company engaged in the banking businesses which are listed in the Indonesia Stock Exchange with Time Series for 3 years i.e. from 2009 to 2011.

Results of hypothesis test use multiple linear regression analysis, the test simultaneously (F-test) and partially (T-test) on $\alpha = 5\%$. F-test, the ownership structure of stock (concentrated, state-owned or foreign) has no effect on non-performing loans. Results for R2 test are 0.174, showed that 17.4% share ownership structure variables (concentrated, state-owned or foreign) explain to variable Non Performing Loan. T test results showed that the ownership structure of stock (concentrated, state-owned or foreign) has no effect on the variable Non Performing Loan.

Keywords: Concentrated Stock Ownership Structure, Stock Ownership Structure of Government, Foreign Shareholding Structure, Non Performing Loan.