

ABSTRAK

Penelitian ini bertujuan untuk menguji perbedaan kinerja antara bank asing dan bank domestik dan menguji pengaruh kepemilikan asing pada bank terhadap kinerja bank. Dengan mengambil sampel data bank yang tercatat di Bursa Efek Indonesia dari tahun 2013-2017. Variabel yang diuji dalam uji beda meliputi Efficiency, Net Interest Margin, Loans to Assets, Profit Margin, Equity Multiplier, Return on Asset, Return on Equity, Tier I Capital, dan Tobin's Q. Untuk uji regresi variabel yang digunakan adalah ROA, ROE, Tobin's Q dan menggunakan variabel kepemilikan asing dan dummy kepemilikan asing sebagai variabel independennya. Variabel kontrol yang digunakan adalah usia perusahaan dan ukuran perusahaan.

Pengujian hipotesis dilakukan menggunakan uji beda dan analisis regresi data panel *fixed effect* dan *random effect*. Pengujian dilakukan berdasarkan tingkat kepemilikan pada angka persentase tertentu. Hasil penelitian ini menunjukkan bahwa bank domestik memiliki kinerja yang lebih baik dibandingkan bank asing dan kepemilikan asing pada bank berpengaruh negatif terhadap kinerja bank.

Kata kunci: kinerja perusahaan, kepemilikan asing, bank

ABSTRACT

This study aims to examine the difference of performance between domestic bank and foreign bank and to examine the effect of foreign ownership on bank performance. The sample of the study is gathered from banks listed in Indonesia stock exchange from the year 2013-2017. Variables used in the mean difference t-test are Efficiency, Net Interest Margin, Loans to Assets, Profit Margin, Equity Multiplier, Return on Asset, Return on Equity, Tier I Capital, and Tobin's Q. For the regression analysis ROE, ROA, and Tobin'S Q are used as dependent variables. Foreign ownership and foreign ownership dummy variables acts as independent variables. The control variables used for the regressions analysis are firm age and firm size.

The hypothesis testing is conducted using a mean difference t test and panel data regression which are fixed effect and random effect. The testing is run by the level of foreign ownership at certain percentage. The results of this test concluded that domestic bank have a better performance compared to foreign bank and the effect of foreign ownership in bank is negatively affects bank performance.

Keywords: *firm performance, foreign ownership, bank*