

BAB 5 – PENUTUP

Penelitian ini bertujuan untuk menganalisis pengaruh aspek-aspek kinerja bank terhadap stabilitas perbankan dengan menggunakan data *time series* agregat perbankan Indonesia. Kecuali efisiensi, hasil temuan penulis menunjukkan bahwa indikator-indikator kinerja perbankan memiliki pengaruh yang signifikan terhadap stabilitas perbankan. Indikator eksternal seperti inflasi dan kurs juga secara signifikan mempengaruhi stabilitas perbankan. Semua pengaruh yang ditemukan juga sesuai dengan hipotesis penulis. Peningkatan efisiensi, kualitas aset, profitabilitas, dan likuiditas serta penurunan inflasi dan kurs mendukung terciptanya stabilitas perbankan. Tidak signifikannya pengaruh efisiensi terhadap stabilitas mungkin karena kurang tepatnya pemilihan variabel yang digunakan karena BOPO belum bisa mencerminkan efisiensi secara keseluruhan. Penggunaan metode parametrik dan non-parametrik dirasa lebih bisa menggambarkan efisiensi secara lebih menyeluruh.

Penelitian ini juga menemukan bahwa NPL sebagai proksi kualitas aset memiliki pengaruh yang paling besar dalam mengganggu stabilitas perbankan. Selain itu, ditemukan juga bahwa ROA sebagai proksi profitabilitas merupakan variabel yang memiliki pengaruh paling besar dalam mendukung stabilitas perbankan. Pernyataan ini berdasarkan pada nilai indeks stabilitas perbankan dimana semakin tinggi nilai indeksnya maka kondisi stabilitas sektor perbankan semakin rentan.

Penggunaan variabel dalam penelitian ini masih belum cukup untuk menjelaskan pengaruh kinerja terhadap stabilitas perbankan. Masih terdapat faktor-faktor lain dari sisi internal maupun eksternal seperti kompetisi, konsentrasi, suku bunga, ukuran, kepemilikan, jenis bank, dan risiko-risiko. Pemilihan indikator lain seperti *Net Interest Margin* (NIM), *Return on Equity* (ROE), dan *Liquid Assets Ratio* (LAR) juga dapat diperhitungkan untuk kepentingan penelitian lanjutan. Selain itu perlu dipelajari lebih lanjut mengenai indeks stabilitas perbankan, bahwa indeks tersebut menggambarkan stabilitas perbankan secara keseluruhan atau hanya memperhitungkan tekanan-tekanan terhadap sektor perbankan.

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