

ABSTRAK

Penelitian ini dilakukan melihat kenaikan pada jumlah kepemilikan asing pada sektor perbankan di Indonesia dan kebijakan pemerintah yang terus memberi insentif pada asing untuk berinvestasi. Tujuan dari penelitian ini adalah memperlihatkan pengaruh *passive* dan *active foreign presence* terhadap profitabilitas bank domestik. Sampel dengan total 39 bank pada 4 grup bank (BUKU) selama periode 2010-2017 akan digunakan menggunakan regresi data panel *fixed effect* untuk *passive foreign presence* dan regresi data panel *random effect* model untuk *active foreign presence*. Hasil penelitian menggambarkan tidak adanya pengaruh signifikan atas *passive foreign presence* (kepemilikan asing dan ekuitas bank asing) terhadap profitabilitas bank domestik. Sedangkan untuk *active foreign presence*, peningkatan rasio beban biaya bank asing dan tingkat penyaluran kredit turut meningkatkan profitabilitas bank domestik.

Keyword: *foreign presence, profitabilitas bank domestik, penetrasi asing, bank asing*

ABSTRACT

This study was conducted after seeing the increase of foreign ownership especially in banking sector and the government policies that continue to provide incentives for foreigners to invest. The paper analyses the relationship between the passive foreign presence and active foreign presence to the profitability of domestic bank in group level. Total of 39 bank within 4 groups of banks (BUKU) in period of 2010-2017 will be used, using fixed effect data panel for passive foreign presence and random effect data panel for the active foreign presence. Our results show that passive foreign presence (foreign ownership and foreign bank's equity) have no significant effect on profitability of domestic banks. As for the active foreign presence, the increase of operating expense and total loans in foreign bank will increase of domestic bank profitability.

Keyword: foreign presence, profitability of domestic bank, penetrasi asing, foreign bank

