

Analisis pengaruh implementasi penjaminan simpanan, rasio kecukupan modal dan non performing loan terhadap tingkat deposit, risiko moral hazard dan net interest margin bank umum di Indonesia periode 2000 - 2012 = Analyzing the effect of implementation of deposit insurance capital adequacy ratio (CAR) and non performing loan (NPL) towards deposit, moral hazard risk and net interest margin (NIM) of commercial banks in Indonesia from 2000 to 2012 / Nevya Wulandary

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Abstrak

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Penelitian ini bertujuan untuk mengetahui pengaruh implementasi penjaminan simpanan, rasio kecukupan modal (CAR) dan non performing loan (NPL) terhadap tingkat deposit, risiko moral hazard dan net interest margin (NIM) bank umum di Indonesia periode 2000-2012. Penelitian ini menggunakan metode regresi data panel. Hasil dari penelitian ini menunjukkan implementasi penjaminan simpanan, CAR dan NPL mempengaruhi tingkat deposit bank umum secara negatif. Implementasi penjaminan simpanan terbukti signifikan meningkatkan risiko moral hazard sementara variabel CAR dan NPL berpengaruh negatif terhadap risiko moral hazard. Temuan lain menunjukkan NIM dipengaruhi positif oleh implementasi penjaminan simpanan dan CAR, tetapi dipengaruhi negatif oleh NPL.

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**ABSTRACT**

This study aims to determine the effect of the implementation of deposit insurance, capital adequacy ratio (CAR) and non-performing loan (NPL) towards deposit, moral hazard risk and net interest margin (NIM) of commercial banks in Indonesia from 2000 to 2012. This study uses panel data regression method. The results of this study demonstrate the implementation of deposit insurance, CAR and NPL affects commercial bank deposits negatively. Implementation of deposit insurance were proven significantly increases moral hazard risk while the variable CAR and NPL negatively affect moral hazard risk. Other findings showed NIM is affected positively by the implementation of deposit insurance and the CAR, but negatively affected by the NPL.