

# Pengaruh faktor internal dan eksternal bank terhadap tingkat penyangga modal perbankan Indonesia periode 2008-2013 = The impact of bank s internal and external factors toward capital buffer in Indonesian banking industry for the period 2008-2013.

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Abstrak

[<b>ABSTRAK</b><br>

Penelitian ini bertujuan untuk mempelajari pengaruh faktor-faktor internal dan eksternal bank terhadap tingkat penyangga modal perbankan Indonesia. Objek penelitian adalah bank umum konvensional yang beroperasi di Indonesia selama periode penelitian yaitu tahun 2008 hingga 2013. Faktor-faktor internal yang diuji pengaruhnya terhadap tingkat penyangga modal adalah profitabilitas, kredit bermasalah, likuiditas, pertumbuhan kredit, diversifikasi pendapatan, dan ukuran bank. Sementara faktor eksternal yang digunakan adalah siklus bisnis. Estimasi model dilakukan dengan menggunakan regresi panel Fixed Effect Model. Dari hasil regresi yang dilakukan, semua faktor internal menunjukkan pengaruh signifikan terhadap tingkat penyangga modal kecuali kredit bermasalah. Sedangkan untuk siklus bisnis, juga ditemukan mempengaruhi tingkat penyangga modal secara signifikan negatif.

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<b>ABSTRACT</b><br>

The aim of this study is to explore the impact of bank's internal and external factors toward capital buffer level in Indonesian banks. Using panel regression, this study seeks to examine the effect of several factors on capital buffer for the period of 2008 to 2013. The variables of bank's internal factors that are being explored are profitability, the non-performing loan (NPL), liquidity, credit growth, income diversification, and size. While external factor is business cycle. The Fixed Effect Model of panel regression is being employed in the model estimation. The findings reveal that all of internal factor's play an important role in influencing capital buffer except NPL. For the business cycle, was also found affect toward capital buffers significantly., The aim of this study is to explore the impact of bank's internal and external factors toward capital buffer level in Indonesian banks. Using panel regression, this study seeks to examine the effect of several factors on capital buffer for the period of 2008 to 2013. The variables of bank's internal factors that are being explored are profitability, the non-performing loan (NPL), liquidity, credit growth, income diversification, and size. While external factor is business cycle. The Fixed Effect Model of panel regression is being employed in the model

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