

Analisis hubungan kausalitas antara risiko kredit risiko likuiditas dan risiko tingkat suku bunga dengan probabilitas kegagalan bank = Causality analysis between credit risk liquidity risk and interest rate risk on probability of bank default / Tiffany

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Abstrak

[ABSTRAK

Tesis ini bertujuan untuk menguji adanya kausalitas antar risiko perbankan dan dampaknya terhadap probabilitas kegagalan bank. Penelitian ini menggunakan data individu perbankan dari 5 negara, seperti Filipina, Indonesia, Malaysia, Singapura, dan Thailand. Untuk menguji adanya kausalitas dalam risiko perbankan, dipergunakan VAR-Granger Causality model. Sebagai tambahan, model regresi OLS dipergunakan untuk menguji dampak dari interaksi antar risiko ini terhadap probabilitas kegagalan bank. Hasil dari penelitian ini adalah kausalitas antar risiko kredit dan risiko likuiditas hanya ditemukan di Malaysia. Sedangkan, kausalitas antar risiko kredit dan risiko tingkat suku bunga ditemukan di Filipina, Malaysia, Thailand, dan ASEAN. Namun, tidak ditemukan adanya pengaruh dari interaksi antar risiko ini terhadap probabilitas kegagalan. Probabilitas kegagalan terbukti kuat dipengaruhi oleh risiko kredit, ukuran bank, dan produk domestik bruto.

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ABSTRACT

This thesis aims to investigate the occurrence of causality in banking risks and its impact on probability of default. This thesis used individual bank data of five countries, i.e: Indonesia, Malaysia, Singapore, Thailand, and the Philippine. In order to investigate the occurrence of causality in banking risks, we used VARGranger Causality model. In addition, OLS regression models are used to investigate the impact of this causality on default probability. Results of this study revealed that the causality between credit risk and liquidity risk only occurred in the Philippine, Malaysia, Thailand, and all banks in ASEAN. However, the impact of the interaction between banks risk on default probability is not significant. Furthermore, credit risk, bank size, and gross domestic product are significantly impact probability of default, This thesis aims to investigate the occurrence of causality in banking risks and its impact on probability of default. This thesis used individual bank data of five countries, i.e: Indonesia, Malaysia, Singapore, Thailand, and the Philippine. In order to investigate the occurrence of causality in banking risks, we used VARGranger Causality model. In addition, OLS regression models are used to investigate the impact of this causality on default probability. Results of this study

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