

# Diversifikasi pendapatan, kepemilikan asing, dan financial stability bank: studi empiris di Asia Pasifik = Income diversification, foreign ownership, and financial stability of banks: empirical evidence from Asia Pacific

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## Abstrak

**ABSTRAK**

Penelitian ini ditujukan untuk melihat pengaruh diversifikasi pendapatan dan kepemilikan asing bank terhadap financial stability bank di wilayah Asia-Pasifik dengan sampel 82 bank yang terdaftar pada bursa efek di delapan negara Asia Pasifik sepanjang periode 2005 hingga 2015. Model penelitian diestimasi dengan menggunakan model data panel dengan metode random effect dan fixed effect. Hasil penelitian menemukan bahwa diversifikasi pendapatan dan kepemilikan asing memengaruhi financial stability bank. Namun, konsentrasi kepemilikan tidak signifikan memengaruhi financial stability bank.

**ABSTRACT**

This research aims to investigate the impact of income diversification and foreign ownership on the financial stability of banks. The observation includes 82 listed banks from 8 Asia Pacific countries annual data period of 2005 2015. By employing panel regression technique with random effect and fixed effect models, the findings suggest that income diversification and foreign ownership influenced the financial stability of banks. However, ownership concentration is insignificantly affect the bank rsquo s financial stability.