

Determinan rasio kecukupan modal pada Bank Umum yang terdaftar di Bursa Efek Indonesia periode 2008 - 2015 = Determinants of capital adequacy ratio at conventional Bank listed in Indonesia stock exchange period 2008 to 2015

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Abstrak

Penelitian ini menganalisis beberapa faktor determinan rasio kecukupan modal pada bank umum yang terdaftar di Bursa Efek Indonesia periode 2008 sampai tahun 2015. Data variabel menggunakan data panel yang terdiri dari data time series dan cross-sectional serta menggunakan teknik analisis persamaan regresi. Hasil penelitian menunjukkan bahwa determinan rasio kecukupan modal pada bank umum di Indonesia merupakan pertumbuhan PDB GDP, return of equity ROE, beban operationa dan pendapatan operasional BOPO, loan to deposit ratio LDR dan dividen payout ratio DPR sedangkan faktor non-performing loan NPL tidak menunjukkan pengaruh signifikan terhadap rasio kecukupan modal bank.

.....This research analyzes several factors as determinant of conventional bank capital adequacy ratio that listed in Indonesia Stock Exchange from 2008 to 2015. Data collection method using panel data consisting of time series and cross sectional data with regression analysis technique. The result of research shows that the determinant of capital adequacy ratio in conventional bank in Indonesia is GDP Growth, return on equity, BOPO, loan to deposit ratio and dividen payout ratio while non performing loan didn't show a significant effect on bank capital adequacy ratio.