

Pengaruh Rasio Modal Terhadap Risiko, Efisiensi, dan Profitabilitas Bank di Wilayah ASEAN Periode 2015 - 2019 = The Effect of Capital Ratios on the Risk, Efficiency, and Profitability of Banks in ASEAN Region Period 2015 â 2019

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Abstrak

Studi ini bertujuan untuk meneliti pengaruh rasio modal terhadap risiko, efisiensi, dan profitabilitas bank di wilayah ASEAN di periode 2015 – 2019. Sampel terdiri dari 68 bank di Indonesia, Malaysia, Singapura, Filipina, dan Thailand. Penelitian ini menggunakan metode regresi panel dengan fixed effect model dan random effect model sebagai metode estimasi. Penelitian ini menemukan bahwa rasio modal tidak memengaruhi risiko dan efisiensi bank. Meskipun begitu, rasio modal memengaruhi profitabilitas bank.

.....This study aims to analyze the effect of capital ratios on the risk, efficiency, and profitability of banks in ASEAN region in the period of 2015 – 2019. The sample consists of 68 banks in Indonesia, Malaysia, Singapore, Philippines, and Thailand. This study uses panel regression method with fixed effect model and random effect model as estimation methods. This study finds that capital ratios have no effect on risk and efficiency of bank. However, capital ratios have effect on profitability of bank.