

Pengaruh faktor karakteristik spesifik bank dan makroekonomi terhadap financial distress dengan proksi shareholder value ratio pada sektor perbankan di Indonesia pada periode 2006-2010 = The impact of specific bank characteristics factors and macroeconomics to bank financial distress using shareholder value ratio in the banking sector in Indonesia for 2006-2010

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Abstrak

[ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh dari hubungan faktor karakteristik spesifik bank dan faktor makro ekonomi terhadap financial distress yang terjadi pada sektor perbankan di Indonesia. Faktor-faktor karakteristik spesifik bank tersebut antara lain adalah profit efficiency, market power, diversifikasi pendapatan, risiko kredit, likuiditas, dan ukuran aset bank, serta faktor makro ekonomi yaitu tingkat pertumbuhan PDB. Dengan menggunakan sampel bank umum yang ada di Indonesia pada periode 2006 sampai 2010, penelitian ini menggunakan metode regresi panel. Ternyata penelitian ini tidak menemukan adanya pengaruh yang signifikan dari profit efficiency, market share, diversifikasi pendapatan dan likuiditas terhadap financial distress yang terjadi pada sektor perbankan di Indonesia.

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ABSTRACT

This study aims to examine the correlation between specific characteristics of bank and macroeconomics factors to financial distress that occurs in the banking sector in Indonesia. Factors specific characteristics of bank include the profit efficiency, market power, income diversification, credit risk, liquidity, and bank asset size, and level of GDP growth as macroeconomics factor. This research using a sample of commercial banks in Indonesia in the period 2006-2010 and uses panel regression method. Surprisingly, from the factors have been mentioned, profit efficiency, market share, income diversification, and liquidity does not influence significantly to financial distress that occurs in the banking sector in Indonesia., This study aims to examine the correlation between specific characteristics of bank and macroeconomics factors to financial distress that occurs in the banking sector in Indonesia. Factors specific characteristics of bank include the profit efficiency, market power, income diversification, credit risk, liquidity, and bank asset size, and level of GDP growth as macroeconomics factor. This research using a sample of commercial banks in Indonesia in the period 2006-2010 and uses panel regression method. Surprisingly, from the factors have been mentioned, profit efficiency, market share, income diversification, and liquidity does not influence significantly to financial distress that occurs in the banking sector in Indonesia]