

Pengaruh variabel makro ekonomi terhadap rasio kecukupan modal perbankan umum konvensional = The influence of variables macro economic to the capital adequacy ratio of conventional banking

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Abstrak

[ABSTRAK

Tujuan dari penelitian ini adalah untuk mengetahui pengaruh dari perubahan variabel makro ekonomi terhadap kecukupan modal perbankan, yang diprosikan oleh Capital Adequacy Ratio (CAR). Variabel makro yang digunakan dalam penelitian ini adalah BI rate, jumlah uang beredar dalam arti luas (M2), nilai kurs rupiah terhadap dollar Amerika Serikat, produk domestik bruto, inflasi, dan harga minyak dunia. Data yang digunakan dalam penelitian ini adalah data sekunder yang dipublikasikan oleh Bank Indonesia dari Maret 2005 s/d Desember 2011. Pengolahan data dalam penelitian ini menggunakan teknik analisis regresi linear berganda menggunakan data time series. Hasil dari pengolahan data menunjukkan bahwa variabel mikro yang paling berpengaruh terhadap CAR adalah jumlah uang beredar (M2).

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ABSTRACT

This research is aimed to identify the influence of macro economic variables to Capital Adequacy Ratio of Conventional Banking, which is proxided by CAR. The Macro variables used are rate of certified of Bank Indonesia, the money supply (M2), inflation, the exchange rate of rupiah to dollar US, and crude oil price. Data used in this research is secondary data, and data are taken from published banking statistic announced by Bank Indonesia from March 2005 to December 2011. Research method used in this study is Multi linear regression and used time series data. The result of this research shows that M2 significantly influence to CAR.; This research is aimed to identify the influence of macro economic variables to Capital Adequacy Ratio of Conventional Banking, which is proxided by CAR. The Macro variables used are rate of certified of Bank Indonesia, the money supply (M2), inflation, the exchange rate of rupiah to dollar US, and crude oil price. Data used in this research is secondary data, and data are taken from published banking statistic announced by Bank Indonesia from March 2005 to December 2011. Research method used in this study is Multi linear regression and used time series data. The result of this research shows that M2 significantly influence to CAR., This research is aimed to identify the influence of macro economic variables to Capital Adequacy Ratio of Conventional Banking, which is proxided by CAR. The Macro variables used are rate of certified of Bank Indonesia, the money supply (M2), inflation, the exchange rate of rupiah to dollar US, and crude oil price. Data used in this research is secondary data, and data are taken from published banking statistic announced by Bank Indonesia from March 2005 to December 2011. Research method used in this study is Multi linear regression and used time series data. The result of this research shows that M2 significantly influence to CAR.]