

Analisis pengaruh perkembangan pasar keuangan terhadap risiko bank di Indonesia tahun 2004 2013 = Analysis of financial market development s influence on bank risk in Indonesia in 2004 2013

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Abstrak

Penelitian ini bertujuan untuk mengetahui pengaruh perkembangan pasar keuangan yang dicerminkan oleh stock market development (SMD) dan banking sector development (BSD) terhadap risiko Bank yang dicerminkan oleh rasio permodalan bank (CTA), share of non interest income in total revenue (SNONIN) dan risiko sistematis bank (BETA) di Indonesia periode 2004-2013 menggunakan data tahunan. Setelah melakukan kontrol terhadap keadaan makroekonomi dan kondisi bank, stock market development secara signifikan berpengaruh negatif terhadap rasio permodalan bank dan risiko sistematis bank. Di sisi lain, banking sector development secara signifikan berpengaruh negatif terhadap rasio permodalan bank dan diversifikasi pendapatan bank serta berpengaruh positif terhadap risiko sistematis bank.

This study aims to investigate how financial market developments as measured by stock market development (SMD) and banking sector development (BSD) influence bank risk as measured by bank capitalization ratio (CTA), share of non interest income in total revenue (SNONIN) and bank systematic risk (BETA) in Indonesia in 2004-2013 using yearly data. After controlling for macroeconomics and banklevel condition, stock market development is negative and statistically significant influence bank capitalization ratio and bank systematic risk. While banking sector development also negative and statistically significant influence bank capitalization ratio and banks? revenue diversification and positive and statistically significant influence banks? systematic risk.