

Probabilitas Bank default di Indonesia: studi kasus Bank terdaftar di Bursa Efek Indonesia dari tahun 2009-2013 = Probability of Bank default in Indonesia: case study listed Bank in Indonesia Stock Exchange from 2009-2013

Maria Be Puspita, author

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Abstrak

[ABSTRAK

Fokus dari penelitian ini adalah untuk meneliti apakah indikator kesehatan bank dan faktor makroekonomi mempengaruhi probabilitas bank default dari model Merton dan bank rating. Penelitian dilakukan pada 29 sampel bank yang terdaftar di Bursa Efek Indonesia tahun 2009-2013 untuk model Merton dan 16 sampel bank terdaftar di Bursa Efek Indonesia dan diperingkat oleh Pefindo tahun 2013. Variabel independen yang digunakan adalah rasio-rasio yang termasuk dalam permodalan, kualitas aset, likuiditas, rentabilitas, dan kepatuhan bank, serta Produk Domestik Bruto, tingkat inflasi, BI rate, exchange rate. Hasil yang ditemukan adalah tidak ada variabel yang mempengaruhi probabilitas bank default dengan model Merton maupun bank rating. Tetapi secara bersama-sama, Capital Adequacy Ratio dan Loan to Deposit Ratio memiliki nilai R² sebesar 78.64%. Kemudian penambahan Aset Tetap Terhadap Modal dan Loan to Deposit Ratio dalam model probabilitas bank default dengan bank rating memiliki daya klasifikasi sebesar 93.8%.

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ABSTRACT

The focus of this study is to investigate the bank's wellness indicator and macroeconomics factors that take effect to the probability of bank default from KMV Merton and bank rating. Research conducted to 29 listed bank in Indonesia Stock Exchange from 2009 ? 2013 for KMV Model research and using 16 listed bank in Indonesia Stock Exchange that ranked by Pefindo in 2013. The research using, capital, asset quality, liquidity, profitability, good governance, Gross Domestic Product, inflation rate, BI rate, and exchange rate as independend variabel. The result founds that neither from any bank's wellness indicators or macroeconomics affect probability of bank default with KMV Merton and bank rating. But the result showed R² 78.64% when using Capital Adequacy Ratio and Loan to Deposit Ratio to probability of bank default with KMV Merton model and accuracy level 93.8% when using Fixed Asset to Capital and Loan to Deposit Ratio to probability of bank default with bank rating., The focus of this study is to investigate the bank's wellness indicator and macroeconomics factors that take effect to the probability of bank default from KMV Merton and bank rating. Research conducted to 29 listed bank in Indonesia Stock Exchange from 2009 – 2013 for KMV Model research and using 16 listed bank in Indonesia Stock Exchange that ranked by Pefindo in 2013. The research using, capital, asset quality, liquidity, profitability, good governance, Gross Domestic Product, inflation rate, BI rate, and exchange rate as independend variabel. The result founds that neither from any bank's wellness indicators or macroeconomics affect probability of bank default with KMV Merton and bank rating. But the result showed R² 78.64% when using Capital Adequacy Ratio and Loan to Deposit Ratio to probability of bank default with KMV Merton model and accuracy level 93.8% when using Fixed Asset to Capital and Loan to Deposit Ratio to probability of bank default with bank rating.]