

Analisis pengaruh penetapan capital requirement terhadap perilaku pinjaman dan deposito bank konvensional dan Bank Syariah di Indonesia periode 2005 2013 = The analysis of capital requirement effect on loan and deposit behaviors of conventional Banks and Islamic Banks in Indonesia within period 2005 2013 / Tiara Novita Devi

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Abstrak

ABSTRAK
Penelitian ini bertujuan untuk menganalisis pengaruh penetapan capital requirement

terhadap perilaku pinjaman dan deposito bank konvensional dan bank syariah di Indonesia periode 2005-2013. Teknik yang digunakan pada estimasi penelitian menggunakan fixed effect model dan random effect model. Penulis menemukan bahwa penetapan capital requirement memiliki pengaruh positif terhadap pertumbuhan pinjaman baik pada bank konvensional maupun bank syariah di Indonesia. Sedangkan penetapan capital requirement hanya memiliki pengaruh positif terhadap pertumbuhan deposito bank konvensional. Hal tersebut mengimplikasikan bahwa secara umum peningkatan modal bank dapat meningkatkan pertumbuhan pinjaman dan deposito bank konvensional dan bank syariah.

ABSTRACT
This research is aimed to analyze the effect of capital requirement policy on loan and deposit behaviors of Indonesian conventional and Islamic bank in 2005-2013. Fixed effect model and random effect model are used in the estimation. Researcher found that capital requirement has a positive effect on loans growth in both conventional and Islamic banks in Indonesia. However, it is found that capital requirement only has a positive effect on deposits growth in conventional banks. These findings suggest that changes in bank capital generally influenced an increase in loans and deposits growth of both conventional and Islamic banks.