

**DETERMINANTS OF BANK'S CAPITAL STRUCTURE IN 3
COUNTRIES (INDONESIA, MALAYSIA, THAILAND)**



SKRIPSI

Disusun untuk Memenuhi Syarat Menyelesaikan Pendidikan Sarjana
Terapan (D-IV) Akuntansi Sektor Publik pada Jurusan Akuntansi
Politeknik Negeri Sriwijaya

Oleh:

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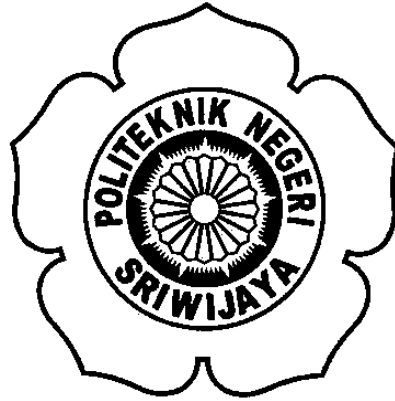
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POLITEKNIK NEGERI SRIWIJAYA

PALEMBANG

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DECLARATION

I hereby declare that I have prepared the work and that no part of the work contained in this thesis has been submitted in support of an application for any other degree or qualification at this or any other university or educational institution.



Putri Kasyia Fakhirah



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RISET, DAN TEKNOLOGI

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ABSTRACT

DETERMINANTS OF BANK'S CAPITAL STRUCTURE IN 3 COUNTRIES (INDONESIA, MALAYSIA, THAILAND)

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Abstract

The purpose of this study is to examine bank specific determinant on leverage from Indonesia, Malaysia and Thailand. A bank is an institution established as an intermediary financial institution responsible for receiving public funds in the form of deposits, demand deposits, time deposits, and savings deposits. Public funds are then managed by converting them into investments and loans to private business entities, governments, or individuals. Banks have a function to finance all development projects to develop industries in the context of equitable development, economic growth, and national stability, towards improving people's living standards by providing credit or providing funds so that they can finance development projects. The capital structure plays a vital role in using many ways that sources of funds will use to finance an investment and support the company's operations to increase company profits and achieve high value in a country. It is necessary to know the factors that influence the capital structure. The aim is that these factors can be considered in determining bank's capital structure that will not harm and interfere with the bank's activities. This study examines the determinants of bank capital structure, such as size, profitability and risk. The samples in this study are Public Listed Banks in Indonesia, Malaysia and Thailand and research data from datastream that have been processed. These were analyzed using panel data regression analysis to determine which of the three variables influence the capital structure of banks using Debt to Equity Ratio (leverage ratio) for measurement. The findings of this study show that size, profitability and risk influence bank capital structure in Indonesia, Malaysia and Thailand.

Keywords:

Capital Structure, Bank, Debt to Equity Ratio

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DEDICATION

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