Determinant of Bank Runs in Indonesia: Bad Luck or Fundamental?

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Abstrak / Anotasi

This paper examines the determinant of bank runs in Indonesia that includes economic fundamental, bank performance, and self-fulfilling prophecy factors for all banks either in full sample periods between years 1990-2005 or in banking crisis periods between years 1997-1998. The bank runs determinant uses dynamic panel model from Arrelano-Bond. Estimation result shows that self-fulfilling prophecy, bank monetary performance which is rentability and fixed credit ratio and macroeconomic condition which is economic growth, inflation and real exchange rate influence bank runs in Indonesia. Bank runs determinant in banking crisis between years 1997-1998 also shows a result that is not really different from bank runs determinant during full sample periods between years 1990-2005.