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.(World Bank,1998)

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(Padmanabhan,1996,p,38)

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.(World Bank,1998)

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(FAO 1975)



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.(APO,1992)

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$$SAV = \alpha + \beta_Y Y + \beta_H H + \beta_{L_A} L_A + \beta_A A + \beta_D D + \beta_{L_O} L_O$$

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$$N = \quad R = / \quad F =$$

$$SAV = \begin{matrix} + / & Y- & H+ / & L_{0+} & L_A \\ ( / ) & ( / ) & ( / ) & ( / ) & ( / ) \end{matrix} \quad ( )$$

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1. credit first theory
  2. deposit first theory
  3. Vogel
  4. Egaitso
  5. Indonesia Rakyat Bank

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