

# Analisis konsentrasi-kompetisi antara bank syariah dan bank konvensional : periode 2008-2011 = Analysis of concentration competition between islamic bank and conventional bank : period 2008-2011

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## Abstrak

Tesis ini membahas tentang aspek konsentrasi & kompetisi pada industri perbankan di Indonesia. Penulis memfokuskan terhadap 2 entitas yang berbeda yaitu Bank Syariah dan Bank konvensional. Pemilihan Bank syariah menjadi objek penelitian karena secara kuantitatif mengalami pertumbuhan yang signifikan. Penelitian ini menggunakan pendekatan kuantitatif dengan desain deskriptif. Sumber data yang digunakan berasal dari laporan tahunan individu Bank di situs Bank Indonesia sejak periode 2008-2011. Untuk mengukur aspek konsentrasi menggunakan perhitungan concentration ratio (CR4) dan Herfindahl Hirschman Indeks (HHI) sedangkan aspek kompetisi menggunakan perhitungan Panzar & Rose Statistik. Berdasarkan hasil penelitian didapat dengan pendekatan konsentrasi Bank syariah masuk ke dalam struktur pasar oligopoli konsentrasi tinggi dan Bank Konvensional masuk ke dalam struktur pasar oligopoli konsentrasi moderat tinggi. Dengan pendekatan Panzar & Rose Statistik didapatkan hasil bahwa ke dua bank masuk ke dalam persaingan monopolistic competition.

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This thesis discusses aspects of the concentration-competition in the banking industry in Indonesia. The author focuses on two distinct entities, namely Islamic Banking and Conventional Banks. Islamic Banks be the object of research because quantitatively significant growth. This study uses a quantitative approach with a descriptive design. Source of data used comes from website Bank Indonesia about annual report individual banking in period 2008 ? 2011. To measure concentration aspect using concentration ratio (CR4) and the Herfindahl Hirschman Index (HHI), while aspects of the competition using calculations Panzar and Rose Statistics. Based on the results obtained with the approach that the concentration of Islamic banks market structure into the oligopoly and high concentration. Conventional Banks market structure into an oligopoly and moderate concentration high, then the approach Panzar & Rose Statistics showed that the two banks (Islamic Banks and Conventional Banks) market structure into the monopolistic competition.