

Analisis pengaruh konsentrasi industri perbankan terhadap stabilitas bank di Indonesia periode 2005-2012 = The effect of concentration in banking industry to banking stability in Indonesia during 2005-2012 period / Lidya Ramadani

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Abstrak

ABSTRAK

Termotivasi dari debat mengenai konsolidasi bank dan prediksi mengenai hubungan konsentrasi perbankan dan stabilitas bank, penelitian ini menginvestigasi pengaruh konsentrasi industri perbankan terhadap stabilitas bank di Indonesia periode 2005-2012. Dengan menggunakan random effect model, terbukti bahwa konsentrasi industri perbankan berpengaruh negatif dan signifikan terhadap stabilitas bank. Hasil tersebut sesuai dengan teori concentration-fragility. Namun, hubungan tersebut ternyata hanya terjadi pada ukuran bank besar dimana mengindikasikan terdapat perilaku Too-Big-To-Fail (TBTF) pada bank-bank besar di Indonesia.

ABSTRACT

Motivated by the debate regarding the consolidations of banks and conflicting predictions about the relationship between bank concentration and banking stability, this research investigates the effect of concentration in banking industry towards banking stability in Indonesia during 2005-2012 period. By using random effect model, it is proven that there is significantly negative effect of concentration in banking industry to banking stability. Those results are consistent with the concentration-fragility theory. However, this result only occurred on big banks which indicates the Too-Big-To-Fail (TBTF) behavior on big banks in Indonesia.