

# Analisis pengaruh kemampuan berkompetisi terhadap inovasi perbankan pasca penerapan arsitektur perbankan Indonesia = Analysis of competitiveness on innovation within banking industry post implementation of Indonesia banking architecture

Putri Nur Astiwi, author

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## Abstrak

Penelitian ini bertujuan untuk mengetahui adanya inverted-U relationship kompetisi pada inovasi perbankan Indonesia periode 2001-2011. Konsep hubungan ini dilandasi dari adanya Schumpeterian effect dan escape competition effect. Parameter inovasi yang diukur tidak spesifik pada satu produk inovasi melainkan secara keseluruhan dengan menggunakan konsep technology gap ratio. Perhitungan ini mengukur efisiensi teknis dari technology set yang telah digunakan perusahaan dengan potensi ketersediaan teknologi yang ada. Untuk perhitungan kemampuan berkompetisi dihitung dengan price cost margin pada level perusahaan. Dari hasil penelitian menunjukkan adanya peningkatan nilai technology gap ratio dan penurunan tingkat kompetisi yang harus dihadapi pasca Arsitektur Perbankan Indonesia. Selain itu, penelitian ini juga membuktikan adanya inverted-U relationship kemampuan berkompetisi pada inovasi perbankan Indonesia.

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The purpose of this study is to examine inverted-U relationship between competition and innovation of Indonesia banking industry in 2001-2011 timeframe. This concept is based on Schumpeterian effect and Escape competition effect. The measurement of innovation parameters in this study uses the concept of technology gap ratio to understand overall effects of innovation on efficiency rather than the effect of individual innovation product. From the computation, the technical efficiency of currently deployed technological set in a company compared to the currently available technology potential set given their combination of outputs and input prices. The degree of competition is estimated on firm-specific level. In addition, this study also takes account of the effects of Indonesian Banking Architecture. The study found out that there is increasing value of technology gap ratio and decreasing of degree of competition after the implementation of Indonesia Banking Architecture. The inverted-U relationship between competition and innovation on banking in Indonesia has been proven by this study.