

Pengaruh keberadaan bank asing dengan aggregate dan disaggregated measures terhadap kinerja bank domestik Indonesia periode 2004-2012 = The effect of foreign bank entry on domestic banks performance by using aggregate measure and disaggregated measure evidence from Indonesia 2004-2012

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Abstrak

Penelitian ini bertujuan untuk menganalisis pengaruh keberadaan bank asing dengan aggregate dan disaggregated measures terhadap kinerja bank domestik Indonesia periode 2004-2012. Teknik estimasi penelitian menggunakan fixed effect model. Peneliti menemukan bahwa keberadaan bank asing memiliki pengaruh negatif terhadap net interest margin bank domestik, tetapi memiliki pengaruh positif terhadap noninterest income dan overhead cost bank domestik Indonesia. Hal tersebut mengimplikasikan bahwa peningkatan keberadaan bank asing dapat meningkatkan efisiensi pendapatan bank domestik. Namun, peningkatan keberadaan bank asing mempengaruhi bank domestik untuk meningkatkan biaya operasional.

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This research is aimed to analyze the effect of foreign bank entry on Indonesian domestic banks performance by using aggregate and disaggregated measures in 2004-2012. By applying fixed effect estimators, this research presents that foreign bank presence has a negative effect on net interest margin. However, this research found that foreign bank presence has positive effects on noninterest income and overhead cost. These findings suggest that foreign banks play an important role to encourage domestic banks to operate more efficient. However, an increased foreign bank presence forces domestic banks to spend more.