

Pengaruh kekuatan pasar, strategi pendanaan dan pendapatan non-bunga terhadap stabilitas perbankan Indonesia = The impact of market power, funding strategy and non interest income on the Indonesia banking stability

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Abstrak

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Stabilitas perbankan penting untuk dijaga karena bisa berpengaruh ke sektor ekonomi lainnya. Yang menjadi fokus utama dalam tesis ini adalah untuk mengetahui bagaimana pengaruh kekuatan pasar bank, strategi pendanaan bank serta pendapatan non-bunga bank terhadap stabilitas bank di Indonesia.

Penelitian ini menggunakan data panel dengan metode pengolahan menggunakan Random Effect untuk menguji pengaruh kekuatan pasar bank, strategi pendanaan bank serta pendapatan non-bunga bank terhadap stabilitas bank di Indonesia. Terdapat 81 data laporan keuangan bank konvensional Indonesia yang digunakan dalam penelitian ini; dimulai dari semester kedua 2004 sampai dengan semester pertama 2014.

Hasil penelitian menunjukkan bahwa kekuatan pasar bank berpengaruh positif dan signifikan pada tingkat 1% terhadap stabilitas bank di Indonesia. Semakin besar kekuatan pasar bank, semakin tinggi stabilitas bank. Semakin besar kekuatan pasar bank maka akan semakin besar nilai suatu bank di pasar. Dengan semakin besarnya nilai tersebut maka bank akan menanggung opportunity cost yang besar bila terjadi kebangkrutan. Oleh karena itu bank akan lebih prudent dalam melakukan kegiatannya. Rasio deposit funding bank berpengaruh positif dan signifikan pada tingkat 1% terhadap stabilitas bank. Sedangkan pendapatan non-bunga bank berpengaruh negatif dan signifikan pada tingkat 10% terhadap stabilitas bank.

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ABSTRACT

The banking stability needs to be maintained because it can influence the other economic sector. The main focus of this thesis is to study the impact of market power, funding strategy and non-interest income on the bank stability in Indonesia.

This research use panel data and random effect method to test the impact of market power, funding strategy and non-interest income on the bank stability in Indonesia. The data consist of 81 Indonesia conventional banks. The datas are hand-collected from the bank income statements, started from the second semester of 2004 until the first semester of 2014.

It can be concluded that market power has a positive and significant impact at level 1% on a bank stability in Indonesia. With a high market power, bank will have a high stability. Bank with a high market power will be more prudent in doing business because of the high franchise value that the bank has. The bank will have to bear a large opportunity cost when the bank becomes bankrupt. Because of that reason, bank will be more prudent in doing the business. The ratio of deposit funding has a positive and

significant impact at level 1% on a bank stability in Indonesia. Non-interest income has a negative dan significant impact at level 10% on a bank stability in Indonesia., The banking stability needs to be maintained because it can influence the other economic sector. The main focus of this thesis is to study the impact of market power, funding strategy and non-interest income on the bank stability in Indonesia.

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