

Analisis pengaruh market power dan non-interest income terhadap stabilitas bank di negara-negara ASEAN 5 (Indonesia, Malaysia, Filipina, Singapura dan Thailand) periode 2009-2013 = The effect of market power and non interest income on bank stability in asean 5 countries (Indonesia, Malaysia, Philippine, Singapore and Thailand) for 2009-2013 / Alifia Puspitarini

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Abstrak

[Penelitian ini bertujuan untuk menganalisa pengaruh market power dan non-interest income serta interaksi antara diversifikasi pendapatan (non-interest income) dan market power terhadap stabilitas individual bank di negara-negara ASEAN 5. Penelitian ini menggunakan perhitungan Z-score sebagai proksi stabilitas bank dan Lerner Index sebagai indikator market power. Dengan menggunakan sampel 76 bank yang listed di bursa masing-masing negara ASEAN 5, yaitu Bursa Efek Indonesia (IDX), Bursa Malaysia (KLSE), Singapore Exchange (SGX), Stock Exchange of Thailand (SET), dan Philippine Stock Exchange (PSE) pada periode 2009 ? 2013, model penelitian diestimasi menggunakan fixed effect model. Hasil estimasi menunjukkan bahwa bank dengan market power yang besar memiliki tingkat stabilitas bank yang lebih rendah ketika mendiversifikasikan pendapatannya (non-interest income). ;The study examines the effect of market power and non-interest income and whether revenue diversification (non-interest income) interacts with market power impacting on individual bank stability in ASEAN 5 Countries. This research is used Z-score as proxy for bank stability and Lerner Index as an indicator of market power. The sample consists of 76 listed banks in Indonesia Stock Exchange (IDX), Bursa Malaysia (KLSE), Singapore Exchange (SGX), Stock Exchange of Thailand (SET), and Philippine Stock Exchange (PSE) for period 2009 ? 2013. By using fixed effect model to estimate the equation model, the result suggests that banks with greater market power are less stable when they diversify into non-traditional activities (non-interest income). , The study examines the effect of market power and non-interest income and whether revenue diversification (non-interest income) interacts with market power impacting on individual bank stability in ASEAN 5 Countries. This research is used Z-score as proxy for bank stability and Lerner Index as an indicator of market power. The sample consists of 76 listed banks in Indonesia Stock Exchange (IDX), Bursa Malaysia (KLSE), Singapore Exchange (SGX), Stock Exchange of Thailand (SET), and Philippine Stock Exchange (PSE) for period 2009 – 2013. By using fixed effect model to estimate the equation model, the result suggests that banks with greater market power are less stable when they diversify into non-traditional activities (non-interest income).

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