

Studi literatur pengaruh masuknya bank asing = Effects of foreign bank entry literature review / Debora Maria S

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Abstrak

[ABSTRAK

Penelitian ini bertujuan untuk melakukan studi literatur mengenai pengaruh masuknya bank asing terhadap sistem perekonomian, industri perbankan domestik, dan individu bank asing. Studi literatur dilaksanakan dengan menggunakan 25 literatur terdahulu dengan topik bank asing. Hasil penelitian ini menunjukkan bahwa masuknya bank asing dapat mempengaruhi sistem perekonomian dari sisi krisis dan pertumbuhan ekonomi. Sebagian besar literatur menyatakan bahwa masuknya bank asing akan menurunkan profit dan biaya overhead. Sementara itu kinerja bank asing lebih baik daripada bank domestik pada negara berkembang, dan hasilnya berkebalikan pada negara maju. Dari sejumlah penelitian, hasil yang ditemukan masih berbeda-beda. Hal ini dapat terjadi karena sampel dan periode antara satu penelitian dan yang lain tidak sama.

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ABSTRACT

This study aims to do literature review about the impact of foreign bank entry on the economies, domestic banking industry, and foreign bank efficiency. The study have been done using 25 literatures with the topic of foreign bank. The findings show that the entry of foreign bank can affect economic system measured the economic crisis and economic growth. Most of the literature show that the entry of foreign bank will reduce profit and overhead cost of domestic bank. This study also found that foreign bank is more efficient than domestic bank in developing country. Whereas the result is opposite on the developed country. There are differences from the findings on all the literature. This could happen because the country sample and research time is different from each other. , This study aims to do literature review about the impact of foreign bank entry on the economies, domestic banking industry, and foreign bank efficiency. The study have been done using 25 literatures with the topic of foreign bank. The findings show that the entry of foreign bank can affect economic system measured the economic crisis and economic growth. Most of the literature show that the entry of foreign bank will reduce profit and overhead cost of domestic bank. This study also found that foreign bank is more efficient than domestic bank in developing country. Whereas the result is opposite on the developed country. There are differences from the findings on all the literature. This could happen because the country sample and research time is different from each other.]