

## Pengaruh perubahan struktur industri perbankan terhadap kemampuan bank menghasilkan keuntungan

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### Abstrak

[<b>ABSTRAK</b>]<br>

Sektor perbankan memiliki peranan penting dalam mendukung pertumbuhan ekonomi nasional, dengan fungsi intermediasi. Salah satu fenomena yang terjadi di sektor perbankan nasional adalah belum maksimalnya fungsi intermediasi dialankan, tingginya spread suku bunga, dan rendahnya efisiensi. Penelitian ini bertujuan untuk menguji pengaruh perubahan struktur industri perbankan terhadap kemampuan bank menghasilkan keuntungan. Penelitian ini mengacu pada penelitian yang dilakukan Smirlock (1995), dan berbagai penelitian-penelitian terakhir di area ini. Dalam menganalisa pengaruh perubahan struktur industri perbankan pada profitabilitas bank, penelitian ini akan mencoba membuktikan kebenaran hipotesa tradisional SCP (Structure-Conduct-Performance), hipotesa RMP (Relative Market Power) dan hipotesa efisiensi.

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Analisis ini menggunakan panel data dengan sampel 30 bank umum konvensional terbesar selama periode 2002 hingga 2009. Hasilnya menunjukkan bahwa keuntungan bank bukan berasal dari perilaku kolusif, yang dimungkinkan pada struktur pasar yang terkonsentrasi, namun dalam estimasi model, didapat dukungan pada berlakunya teori RMP, yaitu bank menikmati keuntungan yang berasal dari penguasaannya atas pasar. Lebih lanjut lagi dibuktikan juga bahwa efisiensi memiliki pengaruh yang positif dan signifikan pada kinerja bank.

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<b>ABSTRACT</b><br>

Banking sector play important role in supporting sustainable economic growth as the intermediary of capital. On the period after economic crisis, the role of intermediary is still not played dominantly, as indicated by the low LDR (loan to deposit ratio) Apart from that, the sign of high Net Interest Margin, with low operational efficiency indicated by the high BOPO ratio, shows that there are still a big area for improvement for this sector. This study aim to empirically test the impact of changes on banking Industry market structure to bank profitability. The study is based on the work of Smirlock (1995) and a number of recent work on this field. In analyzing the impact of changes on market structure, the empirical test will examine the validity of traditional SCP (Structure-Conduct-Performance) hypothesis, Relative Market Power (RMP) hypothesis and efficiency hypothesis.

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The result of the panel data analysis conducted on a sample of 30 biggest conventional commercial banks over the period from 2002 to 2009. The result showed that during the period of observation, bank profit does not stem from collusive behavior, which might be resulted due to increasing market concentration. However in model regression, support was found for the Relative Market Power hypothesis, which states that bank

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