

Analisis pengaruh kompetisi bank terhadap stabilitas bank di Indonesia periode 2001-2015 = Analysis of bank competition effect on the bank stability in Indonesia period 2001-2015

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Abstrak

Tujuan dari studi empiris ini ialah untuk menganalisis pengaruh kompetisi terhadap stabilitas bank di Indonesia. Sampel dari penelitian empiris ini ialah 102 bank di Indonesia dalam periode 2001-2015. Hasil dari penelitian ini yaitu 1 Lerner index mempengaruhi stabilitas bank dengan hasil regresi yang positif signifikan, 2 Herfindahl-Hirschman Index mempengaruhi stabilitas bank dengan hasil regresi negatif signifikan, 3 Size mempengaruhi stabilitas bank dengan hasil regresi positif signifikan, 4 Loan Loss Provision LLP mempengaruhi stabilitas bank dengan hasil regresi negatif tidak signifikan, 5 Net Income Margin mempengaruhi stabilitas bank dengan hasil regresi positif signifikan, 6 Growth Domestic Product mempengaruhi stabilitas bank dengan hasil regresi positif tidak signifikan.

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The purpose of this empirical study was to analyze the effect of competition on the stability of banks in Indonesia. Samples of this empirical research are 102 banks in Indonesia in the period 2001 2015. The results of this study are 1 Lerner index affects the stability of the bank with the regression results were significantly positive, 2 Herfindahl Hirschman Index affects the stability of the bank with the regression results significantly negative, 3 Size affects the stability of the bank with the regression results significantly positive, 4 Loan Loss Provision LLP affect the stability of the bank with negative regression results are not significant, 5 Net Income Margin affect the stability of the bank with a significant positive regression results, 6 Growth Domestic Product affecting the stability of the bank with a positive regression results are not significant.