

Analisis struktur pasar dan kinerja perbankan di Indonesia (studi kasus pada bank umum konvensional yang terdaftar di BEI Periode 2007-2016) = Analysis of market structure and banking performance in Indonesia (case study on commercial banks listed on IDX period 2007-2016)

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Abstrak

Penelitian ini bertujuan untuk menguji hipotesis terkait dengan struktur konsentrasi pasar terhadap profitabilitas perbankan di Indonesia yang terdaftar di Bursa Efek Indonesia selama periode 2007 hingga 2016 dengan menguji hipotesis structure conduct performance (SCP), relative market hypothesis (RMP), efficient structure (ES), and quiet life hypothesis (QL). Concentration ratio (CCR4), Herfindahl Hirschman Index (HHI) dan indeks Lerner (Lerner) digunakan sebagai variabel dalam pengukuran proksi konsentrasi, sedangkan market share (MS) digunakan sebagai pengukuran hipotesis RMP, variabel X-efficiency (XEFF) dan scale efficiency (SEFF) digunakan dalam membuktikan hipotesis ES. Pengukuran variabel XEFF dan SEFF dilakukan dengan menggunakan metode nonparametrik Data Envelopment Analysis (DEA), dan regresi selanjutnya dilakukan dengan menggunakan regresi data panel Generalized Least Square (GLS). Hasil regresi menunjukkan bahwa struktur industri perbankan di Indonesia cenderung semakin terkonsentrasi. Selain itu, berdasarkan hasil analisis yang dilakukan, perbankan di Indonesia tidak berlaku sesuai dengan hipotesis SCP ES, maupun QL, namun cenderung lebih sesuai pada hipotesis RMP.

.....This study aims to test the hypothesis related to the market concentration structure on the profitability of banks in Indonesia listed on the Indonesia Stock Exchange during the period 2007 to 2016 by testing the structure conduct performance (SCP), relative market hypothesis (RMP), efficient structure (ES) and quiet life hypothesis (QL). Concentration ratios (CCR4), Herfindahl Hirschman Index (HHI) and Lerner index (Lerner) were used as variables in proxy concentration measurements, while market share (MS) was used as a measurement of RMP hypotheses, X-efficiency (XEFF) and scale efficiency (SEFF) is used in proving the ES hypothesis. Measurements of XEFF and SEFF variables were performed using nonparametric Data Envelopment Analysis (DEA) methods, and subsequent regression was performed using Generalized Least Square (GLS) panel data regression. Regression results show that the structure of the banking industry in Indonesia tends to be increasingly concentrated. In addition, based on the results of the analysis, banks in Indonesia do not apply in accordance with the hypothesis SCP, ES, or QL, but tend to be more appropriate on the RMP hypothesis.