

## Dampak market power dan regulasi perbankan terhadap pengambilan risiko bank di negara Asia-Pasifik = The impact of market power and banking regulation towards bank risk-taking in selected Asia-Pacific countries

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### Abstrak

Penelitian ini bertujuan menganalisa dampak market power dan regulasi perbankan terhadap pengambilan resiko pada 705 bank di 14 negara Asia-Pasifik dari tahun 2012-2018. Demikian terdapat tiga faktor yaitu main effect market power terhadap pengambilan risiko, main effect regulasi perbankan terhadap pengambilan risiko, serta dampak interaction effect antara market power dan regulasi perbankan terhadap pengambilan risiko. Terdapat delapan jenis pengambilan risiko yang dijadikan variabel dependen. Penelitian ini menggunakan regresi panel dengan model fixed-effects. Penelitian ini menemukan tiga hasil yang penting. Pertama, market power mempunyai dampak meningkatkan pengambilan risiko secara keseluruhan (default risk-taking), namun mengurangi pengambilan risiko portofolio. Hasil ini mendukung teori bahwa adanya dampak negatif dari market power terhadap modal bank. Kedua, penelitian ini menemukan bahwa regulasi kekuatan pengawasan, keketatan permodalan, dan larangan aktivitas memiliki dampak meningkatkan pengambilan risiko. Namun, regulasi lainnya memiliki dampak yang berbeda-beda tergantung tipe pengambilan risiko yang digunakan. Penemuan terakhir adalah adanya dampak mitigasi dari regulasi terhadap pengambilan risiko dengan adanya kenaikan market power pada bank. Selebihnya, terdapat perbedaan dalam penemuan pada negara berpendapatan menengah dan tinggi. Secara keseluruhan, penelitian ini mendukung teori competition-stability pada literatur market power dan private-interest pada literatur regulasi perbankan. Lebih lanjut, penemuan juga mendukung teori market-stealing dan dampak positif regulasi kekuatan pengawas pada pasar perbankan dimana ada tingkat market power yang tinggi.

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This research aims to analyze the impact of market power and banking regulation towards bank risk-taking in 705 banks within 14 Asia-Pacific countries from 2012-2018. In particular it has tests three factors; the main effect of market power towards risk-taking, the main effect of banking regulation towards risk-taking, and the interaction effect between bank market power and banking regulation towards risk-taking. There are eight risk-taking measures (dependent variables) tested in this study. Utilizing a fixed-effects panel regression, there are several main findings of the study. Firstly, it finds that market power has a increasing impact on overall (default) risk-taking, but decreases portfolio risk-taking, and provides evidence for the negative impact of market power on capital. Secondly, it finds that official supervisory power, capital stringency, and activity restrictions regulations tends to also have an increasing effect on risk-taking. However, other regulation tends to have a more varied result depending on the different risk-taking measures. Lastly, while official supervisory power and capital stringency regulation increases overall risk-taking for all banks, this effect is mitigated for higher-market power banks. Furthermore, these results are seen to have differing effects based on the level of income of the countries within the sample. Overall, this research supports the competition-stability view of market power and private-interest view of regulation in banking literature. Furthermore, it provides support for the market-stealing effect for capital regulation and

the beneficial impact of official supervisory power in high-market power environments.