

# Bank Market Power dan Efektivitas Bank Lending Channel di ASEAN-5 = Bank Market Power and Effectiveness of Bank Lending Channel in ASEAN-5

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## Abstrak

Penelitian ini bertujuan untuk menganalisis bank market power dan efektivitas bank lending channel di ASEAN-5 (Indonesia, Singapore, Malaysia, Thailand dan Philippine). Penelitian juga menyadari peran akan karakteristik dari bank dan negara, seperti ukuran bank, kapitalisasi, pertumbuhan ekonomi dan tingkat inflasi. Metode analisis yang digunakan adalah first-difference GMM melalui data panel dinamis pada periode tahun 2011-2019. Penelitian ini menggunakan single proxy untuk mengukur bank market power, yaitu lerner index. Bank Lending Channel menggunakan proksi pertumbuhan total kredit, pertumbuhan kredit produktif dan pertumbuhan kredit konsumtif. Penelitian ini menemukan bahwa efek total dari monetary policy dan interaksi antara market power dengan monetary policy berhubungan secara signifikan untuk pertumbuhan total kredit dan kredit konsumtif. Sehingga disimpulkan bahwa bank market power memengaruhi efektivitas bank lending channel

.....This study aims to examine the role of bank market power and effectiveness transmission of monetary policy through bank lending channel in ASEAN-5 (Indonesia, Singapore, Malaysia, Thailand and Philippine). We also consider the extent characteristics of bank and country – ie, size, capitalization, economic growth and inflation. This study estimates with first-difference GMM through dynamic panel data over the period 2011-2019. We apply single proxy as measuring bank market power with lerner index, and bank lending channel with total loan growth, productive loan growth and consumer loan growth. The estimation result, this study found role of bank market power and effectiveness transmission of monetary policy through bank lending channel in for total loan growth and consumer loan growth. Overall, this study shows role of bank market power and effectiveness transmission of monetary policy through bank lending channel in ASEAN-5.