

## Analisis Tingkat Persaingan Dan Economies Of Scope (Studi Pada 30 Bank Konvensional Di Indonesia Periode 2005-2014) = Analysis Of The Degree Of Competition and Economies Of Scope (Study On 30 Conventional Banks In Indonesia At Period of 2005-2014)

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### Abstrak

Penelitian ini pertama-tama bertujuan untuk menganalisis tingkat persaingan industri perbankan konvensional di Indonesia dengan menggunakan model Panzar-Rosse (1987) dan pendekatan multi produk yang dikembangkan oleh Barbosa, *et. al.* (2015). Kedua, analisis perubahan tingkat persaingan industri perbankan konvensional di Indonesia dengan mempertimbangkan faktor *economies of scope*. Penelitian ini menggunakan data sampel 30 bank konvensional di Indonesia pada periode tahun 2005-2014. Indeks H-statistik akan digunakan sebagai indikator tingkat persaingan. Hasil penelitian menunjukkan bahwa tingkat persaingan industri perbankan konvensional di Indonesia bersifat monopolistik. Kemudian dengan mempertimbangkan faktor *economies of scope*, tingkat persaingan industri perbankan konvensional di Indonesia tetap bersifat monopolistik namun mengalami perubahan dan semakin mendekati tingkat persaingan sempurna. Pengukuran tingkat persaingan industri perbankan dengan mempertimbangkan faktor *economies of scope* dapat dianggap lebih valid dan tidak *misleading* karena dalam industri perbankan tidak hanya ada bank-bank yang menjual produk klasik saja namun juga bank-bank yang menjual multi produk.

.....Firstly, this research has a purpose to analyze the degree of competition on conventional banking industry in Indonesia by using a Panzar-Rosse Model (1987) and the method of multi-product which was developed by Barbosa, *et. al.* (2015). Secondly, to analyze the degree of conventional banking competition in Indonesia by adding *economies of scope*. This research uses sampel data of 30 conventional banks in Indonesia at period of 2005-2014. H-Statistic Index will be used as the indicator of the degree of competition. The results show that the degree of conventional banking competition in Indonesia is categorised as monopolistic competition. Then by adding economies of scope, the degree of conventional banking competition is still monopolystic however it has changed and closer to the degree of perfect competition. Measuring the degree of competition on banking industry by adding *economies of scope* can be considered more valid and not misleading. Since in the banking industry, there are not only banks which sell classic products but also banks which sell multi products.