

# Pengaruh penerapan enterprise risk management terhadap kinerja non performing loan dan harga saham di bank Mandiri = The effect of enterprise risk management implementation on non performing loan and stock price performance ratio a case for Bank Mandiri

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## Abstrak

Studi ini bertujuan untuk menganalisa dampak keberadaan pasar modern (Supermarket) terhadap pedagang di pasar tradisional. Penelitian ini menggabungkan metode kuantitatif dan kualitatif. Evaluasi dampak kuantitatif menggunakan metode difference-in-difference yang lazim dipakai dalam evaluasi dampak. Sementara evaluasi dampak kualitatif sendiri dilakukan dalam bentuk wawancara mendalam dengan informan kunci.

Hasil penelitian menunjukkan bahwa faktor jarak dan jenis komoditas antara pasar tradisional dan supermarket sangat menentukan, di mana pasar tradisional yang berada dekat dengan Supermarket dan pedagang dengan komoditas yang sama dengan Supermarket paling banyak terkena dampak.

.....This study aims to analyze the impact of the existence of a modern market (supermarket) to markets traditional and retailers. This study combines quantitative and qualitative methods. Impact assessment quantitative using the method of differences in differences which usually used in the evaluation of the impact. While the qualitative impact assessment was conducted in-depth interviews with key informants. The results showed that the distance factor and the commodities between traditional markets and supermarkets are very determined, where traditional markets are located close to the Supermarket and traders with the same commodity with the most affected Supermarket.