

Analisis dampak penerapan kebijakan arsitektur perbankan Indonesia (API) terhadap struktur persaingan dan stabilitas bank umum di Indonesia = Application of policy impact analysis of the Indonesian Banking Architecture (API) against the competition structure and stability of commercial Banks in Indonesia

Taufik Andriawan, author

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Abstrak

Penelitian ini dilatarbelakangi adanya potensi polemik antara kebijakan konsolidasi dalam kerangka Arsitektur Perbankan Indonesia (API) dan kebijakan persaingan usaha, khususnya dari segi struktur persaingan dan stabilitas bank pada periode penelitian tahun 2001-2010. Dengan menggunakan pendekatan struktural, diketahui bahwa struktur pasar bank umum di Indonesia masih terkonsentrasi pada beberapa bank besar dan kebijakan konsolidasi dalam kerangka API justru mendorong perbaikan dalam struktur pasar bank umum di Indonesia. Sedangkan, dengan menggunakan pendekatan non struktural, yaitu meneliti perilaku kompetitif bank dengan menggunakan model Panzar-Rosse (1987), diketahui bahwa industri bank umum di Indonesia berada dalam karakteristik pasar persaingan yang monopolistik, dengan kecenderungan perilaku yang semakin kompetitif pasca implementasi program API. Selanjutnya diketahui pula bahwa secara keseluruhan, bank umum di Indonesia semakin berperilaku kompetitif dalam struktur pasar yang semakin tidak terkonsentrasi dan sebaliknya, namun demikian kondisi tersebut tidak terjadi pada bank dengan skala kecil dan besar.

Kebijakan konsolidasi dalam program API juga berdampak positif terhadap peningkatan indeks stabilitas bank, melalui peningkatan variabel Z-Index yang signifikan pada periode pasca implementasi program API. Selain hal tersebut di atas, dari hasil pengolahan dengan menggunakan data panel menghasilkan kesimpulan bahwa perubahan tingkat persaingan bank umum di Indonesia tidak terbukti secara signifikan mempengaruhi stabilitas bank. Dengan kata lain, tidak terdapat hubungan yang jelas antara struktur persaingan dan stabilitas bank.

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This research is based on the potential polemic between the policy for consolidation in the framework of Indonesian Banking Architecture (API) as well as the policy for competition, particularly in the terms of the competition structure and stability of the bank during the study period of 2001-2010. By using a structural approach, it is understood that the market structure of the commercial banks in Indonesia is still dominated by several large banks and the policy for consolidation in the framework of API has encouraged the improvement in the market structure of the commercial banks in Indonesia. On the other hand, by using a non structural approach, namely studying the competitiveness behaviour of commercial banks by applying Panzar-Rosse Model (1987), it is noted that the commercial bank industry in Indonesia includes in the market characteristics of monopolistic competition in which its behavior tends to become more competitive after the implementation of the API program. Further, it is understood as well that, overall, the commercial banks in Indonesia tend to behave more competitively in the market structure being not concentrated, and vice versa. However, such condition does not happen to the commercial banks with small and large scale.

The policy for consolidation in the API program has also had a positive impact on the increasing in the bank stability index. This is reflected by the significant increase in the variable Z-Index after the implementation of the API program. In addition, the data resulted from panel data running shows that the change in the level of competition for the commercial banks in Indonesia is not found significantly to affect the stability of the bank.