

Analisis pengaruh kehadiran bank asing terhadap tingkat kemakmuran dan risiko portofolio pinjaman bank domestik, studi kasus: Indonesia, periode 2002-2011 = Analysis the impact of foreign bank presence on country's welfare and domestic bank credit portfolio risk, case study: Indonesia within period 2002-2011

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Abstrak

[<b>ABSTRAK</b><br>

Penelitian sebelumnya yang membahas mengenai permasalahan sejenis masih sangat terbatas dan berfokus pada pengaruhnya terhadap kinerja bank domestik. Penelitian ini meneliti pengaruh kehadiran bank asing terhadap tingkat kemakmuran dengan studi kasus Indonesia. Penelitian ini juga melihat perbandingan risiko portofolio pinjaman bank asing dan domestik, dengan mengacu pada cream-skimming theory. Data yang digunakan adalah data bank umum konvensional selama periode 2002-2011. Dengan menggunakan Fixed Effect Model dan Random Effect Model, didapat hasil bahwa kehadiran bank asing memiliki hubungan positif dengan tingkat kemakmuran. Bank asing juga memiliki risiko portofolio pinjaman yang lebih rendah dibandingkan bank domestik.

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<b>ABSTRACT</b><br>

The previous researches about this topic are still in limited amount and focusing on its impact on domestic banks performances. This research examines the impact of foreign bank presence on welfare with Indonesia as the case study. This research also compares the credit portfolio risk between foreign and domestic bank, regarding on cream-skimming theory. Data used here are conventional bank data within period 2002-2011. Using Fixed Effect Model and Random Effect Model, foreign bank presence has positive impact on welfare. Besides, foreign bank also has lower credit portfolio risk compared to domestic bank.;The previous researches about this topic are still in limited amount and focusing on its impact on domestic banks performances. This research examines the impact of foreign bank presence on welfare with Indonesia as the case study. This research also compares the credit portfolio risk between foreign and domestic bank, regarding on cream-skimming theory. Data used here are conventional bank data within period 2002-2011. Using Fixed Effect Model and Random Effect Model, foreign bank presence has positive impact on welfare. Besides, foreign bank also has lower credit portfolio risk compared to domestic bank., The previous researches about this topic are still in limited amount and focusing on its impact on domestic banks performances. This research examines the impact of foreign bank presence on welfare with Indonesia as the case study. This research also compares the credit portfolio risk between foreign and domestic bank, regarding on cream-skimming theory. Data used here are conventional bank data within period 2002-2011. Using Fixed Effect Model and Random Effect Model, foreign bank presence has positive impact on welfare. Besides, foreign bank also has lower credit portfolio risk compared to domestic bank.]