

# Pengaruh struktur pasar dalam industri perbankan terhadap efektivitas transmisi kebijakan moneter melalui bank lending channel = The effect of market structure in banking industry on the effectiveness of monetary policy transmission through bank lending channel

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## Abstrak

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

Bank merupakan lembaga keuangan dengan peran yang sangat penting dalam perekonomian Indonesia. Mayoritas sumber pendanaan masih berasal dari bank. Oleh karena itulah bank memiliki peran yang penting dalam transmisi kebijakan moneter yang ditetapkan oleh bank sentral. Penelitian ini bertujuan untuk menganalisa struktur pasar yang terbentuk dalam industri perbankan Indonesia serta hubungannya terhadap efektivitas transmisi kebijakan moneter melalui bank lending channel. Penelitian ini akan menggunakan dua model, model pertama digunakan untuk mengukur nilai kompetisi yang kemudian menggambarkan struktur pasar yang terbentuk dalam industri perbankan. Model kedua menggunakan informasi yang didapat dari model pertama untuk dapat mengetahui pengaruh struktur pasar terhadap efektivitas transmisi kebijakan moneter melalui bank lending channel. Dengan menggunakan metode cross-section untuk model pertama dan data panel untuk model kedua, penelitian ini menghasilkan kesimpulan bahwa struktur pasar dalam industri perbankan Indonesia berbentuk persaingan monopolistik, dan struktur pasar ini berpengaruh melemahkan efek dari kebijakan moneter.

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<b>ABSTRACT</b><br>

Banks in Indonesia are one among all financial institution with crucial role while most of economic funding are provided by Banks. Therefore, Banks has an important role in monetary policy transmission that is applied by the central bank. This research is intended to analyze the market structure which is formed in Banking Sector Industry in Indonesia and its relation to the effectivity of monetary policy transmission through Bank Lending Channel by using two models; first is used to measure competition value which will portray the market structure formed in Banking Sector Industry, and will be developed further to be able to get the effect on monetary policy transmission through bank lending channel. By using cross-section method for the first model, and data panelling for the second model, this research came to conclusion that the market structure in Banking Sector Industry have the form of monopolistic competition and that this market structure weakens the effect of monetary policy., Banks in Indonesia are one among all financial institution with crucial role while most of economic funding are provided by Banks. Therefore, Banks has an important role in monetary policy transmission that is applied by the central bank. This research is intended to analyze the market structure which is formed in Banking Sector Industry in Indonesia and its relation to the effectivity of monetary policy transmission through Bank Lending Channel by using two models; first is used to measure competition value which will portray the market structure formed in Banking Sector Industry, and will be developed further to be able to get the effect on monetary policy transmission through bank lending channel. By using cross-section method for the first model, and data panelling for the second model, this research came to conclusion that the market structure in Banking Sector Industry have the form

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