

Pengaruh penetrasi bank asing dan kompetisi terhadap stabilitas industri perbankan Indonesia = The effects of foreign bank penetration and competition on the stability of the Indonesian banking industry

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Abstrak

[ABSTRAK

Krisis keuangan menimbulkan dampak sosial yang besar dan terus-menerus, membuat hubungan stabilitas perbankan, kompetisi dan penetrasi bank asing menjadi penting. Perhatian utama tesis ini adalah mengenai dampak dari penetrasi bank asing dan kompetisi terhadap stabilitas industri perbankan di Indonesia.

Penelitian ini menggunakan analisis regresi berganda dengan asumsi Ordinary Least Square (OLS) untuk menguji pengaruh dari penetrasi bank asing dan kompetisi terhadap stabilitas perbankan. Populasi dalam penelitian ini adalah 83

bank di sektor perbankan Indonesia, yang menerbitkan laporan bulanan dari tahun 2008-2013. Hasil penelitian menggunakan pendekatan Panzar-Ross menunjukkan bahwa

industri perbankan Indonesia tergolong ke dalam kategori pasar monopolistik. Temuan lainnya

menunjukkan bahwa penetrasi bank asing dan kompetisi mempengaruhi stabilitas perbankan. Penetrasi bank asing, dalam hal pembatasan masuknya bank asing yang ketat dan kompetisi memiliki efek yang cenderung membuat sektor perbankan menjadi stabil, namun persyaratan modal yang ketat cenderung melemahkan stabilitas perbankan.

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ABSTRACT

Financial crises imposed large and persistent social costs, making the relationship of banking stability, competition and foreign bank penetration important. The

main concern of this thesis is the impact of foreign bank penetration and competition on the stability of the Indonesian banking industry. This research used multiple regression analysis with assumption Ordinary Least

Square (OLS) to examine the influence of foreign bank penetration and competition on the banking stability. The sample of this study consist of 83 banks

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