

Analisis pengaruh financial deepening terhadap kinerja industri perbankan di Indonesia = The impact analysis of financial deepening to banking industry performance in Indonesia

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Abstrak

[ABSTRAK

Tesis ini membahas mengenai pengaruh pendalaman pasar keuangan (financial deepening) terhadap kinerja perbankan di Indonesia. Penelitian ini menggunakan pendekatan uji ko-integrasi dengan melalui beberapa tahapan uji dengan metode uji ADF, Johansen Cointegration Test, VECM dan Granger Causality. Penelitian ini bertujuan untuk menganalisis pengaruh pendalaman pasar keuangan (financial deepening) terhadap beberapa indikator kinerja perbankan yaitu CAR, ROA dan NIM. Dari penelitian ini, secara umum dapat diketahui bahwa pendalaman pasar keuangan di Indonesia memiliki pengaruh yang cukup signifikan terhadap kinerja perbankan. Namun, dengan semakin dalamnya pasar finansial maka tidak akan mengancam performance industri perbankan yang memiliki struktur permodalan yang kuat. Hasil penelitian menyarankan agar kebijakan pendalaman pasar keuangan lebih selektif dan mempertimbangkan skala size bank. Menghimbau bahkan mendesak kepada pemilik dan pengelola bank-bank kecil dan menengah untuk melakukan merger guna memperkuat struktur permodalannya. Perbankan agar mempertimbangkan kebijakan pendalaman pasar keuangan dalam merumuskan rencana bisnis bank (RBB) tiap tahunnya.

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ABSTRACT

The focus of this thesis is the impact analysis of financial deepening to banking industry performance in Indonesia. This research was conducted using co-integration test approach through several stages of testings with methods ADF Test, Johansen Cointegration Test, VECM and Granger Causality. This research aims to analyze the effect of financial market deepening to banking performance indicators i.e CAR, ROA and NIM. The general findings showed that financial deepening in Indonesia significantly affects banking performance. However, with a deeper financial market, this will not pose as a threat to the performance of a banking industry with strong capital structure. Research results suggested that financial deepening policy should be selective and considerate towards bank size scale, urging small and middle-sized bank owners to merge in order to strengthen their capital structure. The banking industry should put financial deepening policy into consideration in composing their yearly business plan (RBB)., The focus of this thesis is the impact analysis

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