

Funding advantage dan disiplin pasar bank umum di Indonesia = Funding advantage and market discipline of commercial bank in Indonesia / Insani Arif Situmorang

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Abstrak

ABSTRAK

Penelitian ini menganalisis keberadaan funding advantage bank besar serta disiplin pasar bank umum di Indonesia. Periode penelitian yang digunakan yaitu dari tahun 2003-2013. Melalui penelitian, ditemukan fakta bahwa bank besar mendapatkan funding advantage atas bank kecil. Nilai funding advantage ini meningkat pada periode krisis 2008/2009. Keberadaan funding advantage ditandai dengan lemahnya disiplin pasar pada bank besar dikarenakan adanya perceived government support dari investor. Funding advantage ini tetap ada pada masa explicit guarantee. Penulis juga menemukan bahwa bank pemerintah tidak mendapatkan funding advantage.

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ABSTRACT

This study analyzes the existence of funding advantage of big bank and market discipline of commercial bank in Indonesia. The study period used is from 2003-2013. Based on the research result, author found the fact that big bank enjoy funding advantage over small bank. This advantage higher when global crisis in 2008/2009. The existence of funding advantage indicated by the weak market discipline for big bank because of perceived government support by investor. This funding advantage exist even under explicit guarantee. The author also found that government banks don't enjoy funding advantage.