

## Analisis pengaruh struktur pasar dan pengambilan risiko terhadap efisiensi bank: studi empiris bank umum konvensional periode 2011-2015 = Analysis of effect of market structure and risk taking to bank's efficiency period 2011-2015

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Abstrak

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Penelitian ini membahas pengaruh struktur pasar dan pengambilan risiko terhadap efisiensi Bank Umum Konvensional periode 2011-2015 dengan menggunakan metode panel data. Penelitian dilakukan pada ages 107-109keseluruhan bank dengan beradasar kepemilikan seperti Bank Pembangunan Daerah, Bank Persero, Bank Asing, Bank Campuran dan Bank Swasta Nasional. guna mengetahui apakah terdapat pengaruh struktur pasar dan pengambilan risiko terhadap efisiensi. Hasil penelitian menunjukkan adanya pengaruh negatif signifikan antara struktur pasar terhadap efisiensi bank. Pengaruh positif signifikan antara risiko modal terhadap efisiensi bank. Pengaruh negatif signifikan risiko kredit terhadap efisiensi bank.

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**ABSTRACT**

This study discusses the effect of market structure and risk taking to the efficiency of conventional commercial bank the period 2011 2015 by using panel data. The study was conducted on a whole bank with based on ownership as the Regional Development Banks, State Owned Banks, Foreign Banks, Joint Venture Banks and National Private Banks to determine whether there is influence market structure and risk taking to efficiency. Results showed market structure has a significant negative effect on the efficiency of the bank. Capital risk has a significant positive effect on the efficiency of the bank. Credit risk has a significant negative effect on the efficiency of the bank.