

Pengaruh persaingan dan efisiensi pada variabilitas net interest margin dalam sistem perbankan asia pasifik = The impact of competition and efficiency on net interest margin variability in asia pacific banking system

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Abstrak

[ABSTRAK

Mengacu pada studi empiris oleh G.E. Chortareas et al. (2012), penulis mengestimasi perluasan dari model empiris original market power dan efficient structure menggunakan kerangka data panel dinamis tidak seimbang. Penelitian ini bertujuan untuk menganalisis variabilitas NIM sektor perbankan di 16 negara di kawasan Asia-Pasifik (APAC) selama periode 2003-2012 dengan menggunakan 2800 observasi data bank dan lintas negara. Hasil penelitian menunjukkan bahwa persistensi NIM di negara-negara berkembang lebih tinggi dibandingkan dengan NIM di negara-negara maju. Selain itu, tingkat kapitalisasi bank terbukti merupakan determinan yang mempengaruhi NIM di negara-negara berkembang, sedangkan di negara-negara maju NIM paling banyak dipengaruhi oleh risiko likuiditas bank.

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ABSTRACT

Following in the footsteps of G.E. Chortareas et al. (2012) on the impact of competition and efficiency on net interest margin (NIM) in Latin America banking, I estimated the extension of the original market power and efficient structure empirical model using an unbalanced dynamic panel data framework. This study aims to analyze the variability of NIM of 16 banking sectors in the Asia-Pacific (APAC) region during the 2003-2012 period by using 2800 observations of bank level and cross-countries data. The results show that the persistence of NIM in emerging countries is higher than NIM in the developed countries. In addition, the level of bank capitalization is shown to be a dominant determinant of NIM in emerging countries, whereas in developed countries NIM is most affected by the bank's liquidity risk.;Following in the footsteps of G.E. Chortareas et al. (2012) on the impact of competition and efficiency on net interest margin (NIM) in Latin America banking, I estimated the extension of the original market power and efficient structure empirical model using an unbalanced dynamic panel data framework. This study aims to analyze the variability of NIM of 16 banking sectors in the Asia-Pacific (APAC) region during the 2003-2012 period by using 2800 observations of bank level and cross-countries data. The results show that the persistence of NIM in emerging countries is higher than NIM in the developed countries. In addition, the level of bank capitalization is shown to be a dominant determinant of NIM in

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