

Analisis Pengaruh Struktur Pasar Perbankan terhadap Profitabilitas dan Stabilitas Bank di ASEAN = Analysis of Banking Market Structure Influence on Bank Profitability and Stability in ASEAN

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Abstrak

[ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh dari struktur pasar perbankan terhadap profitabilitas dan stabilitas bank terkait rencana integrasi sektor perbankan ASEAN yang merupakan salah satu cetak biru dari Masyarakat Ekonomi ASEAN (MEA). Dalam mengukur struktur pasar perbankan digunakan pangsa pasar bank {Relative Market Power (RMP) Hypotesis} dan konsentrasi pasar perbankan {Structure Conduct Performance (SCP) Hypothesis}. Penelitian ini menggunakan data bank komersial yang terdaftar di pasar bursa saham negara ASEAN 4, yaitu Indonesia, Malaysia, Thailand, dan Filipina pada periode 2009-2014. Hasil penelitian ini menunjukkan RMP Hypothesis berlaku di perbankan ASEAN dalam mempengaruhi profitabilitas bank, namun tidak berlaku di Thailand dan Filipina. Di Indonesia SCP Hypothesis berlaku dominan dalam menentukan profitabilitas bank. Lain halnya dengan Malaysia, Efficiency Hypothesis mengonfirmasi hubungan pangsa pasar, konsentrasi pasar, dan profitabilitas bank. Penelitian ini juga menemukan bahwa konsentrasi pasar perbankan berpengaruh negatif terhadap stabilitas bank pada perbankan ASEAN, Thailand dan Filipina. Hal tersebut mendukung konsep Concentration Fragility.

Lain halnya dengan Indonesia dan Malaysia, konsentrasi pasar perbankan membuat bank lebih tidak stabil. Sehingga hal tersebut mendukung Concentration Stability.

Penemuan penting dalam penelitian ini adalah bank dengan pangsa pasar besar/ukuran besar dan permodalan kuat membuat bank dapat bersaing terkait rencana integrasi sektor perbankan ASEAN. Hal tersebut dapat dilakukan dengan merger dan akuisisi, khususnya untuk Indonesia.

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ABSTRACT

This study is aimed for analyzing the influence of banking market structure on bank profitability and stability related to ASEAN banking sector integration plan which is in line with blue print of ASEAN Economic Community (AEC). In measuring banking market structure, the research utilized reference of bank market share {Relative Market Power (RMP) Hypotesis} and banking market concentration {Structure Conduct Performance (SCP) Hypotesis}. This research also utilized other references of commercial banks in which listed in stock exchange of ASEAN 4 countries: Indonesia, Malaysia, Thailand, and Filiphine for 2009 ? 2014 period. One of the research findings has shown that RMP Hypotesis takes part in influencing bank profitability in ASEAN banks, but it does not work in Thailand and Filiphine. In case of Indonesia, SCP Hypothesis dominantly takes part in creating bank profitability. In case of Malaysia, on the other hand, Efficiency Hypothesis confirms market share, market concentration, and bank profitability. The research has also found out that banking market concentration contributes negative impact on bank stability in ASEAN

banks, Thailand and Filiphine. This matter supports Concentration Fragility. On the contrary, in case of Indonesia and Malaysia: banking market concentration leads to more instability within the banks. The condition, therefore, supports Concentration Stability. The important finding of this research is that high market share/bigger bank and strong capital leads to banks in order to win the competition in regard with ASEAN banking integration sector plan. This achievement can be reached by policy of merge and acquisition, especially for Indonesia banks.;This study is aimed for analyzing the influence of banking market structure on bank profitability and stability related to ASEAN banking sector integration plan which is in line with blue print of ASEAN Economic Community (AEC). In measuring banking market structure, the research utilized reference of bank market share {Relative Market Power (RMP) Hypotesis}and banking market concentration {Structure Conduct Performance (SCP) Hypotesis}. This research also utilized other references of commercial banks in which listed in stock exchange of ASEAN 4 countries: Indonesia, Malaysia, Thailand, and Filiphine for 2009 ? 2014 period. One of the research findings has shown that RMP

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