

Analisis pengaruh struktur pasar terhadap profitabilitas dan stabilitas perbankan syariah di Indonesia dan Malaysia = Analysis the effect of market structure on Islamic bank profitability and stability in Indonesia and Malaysia

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Abstrak

Penelitian ini bertujuan untuk mengetahui pengaruh struktur pasar terhadap profitabilitas dan stabilitas perbankan Syariah di Indonesia dan Malaysia dalam menghadapi ASEAN Banking Integration Framework ABIF 2020. Penelitian ini mencakup 12 Bank Syariah dari Indonesia dan 16 Bank Syariah dari Malaysia, dari tahun 2009 hingga 2015. Hubungan konsentrasi terhadap profitabilitas dijelaskan melalui hipotesis Structure-Conduct-Performance SCP dan hipotesis Relative Market Power RMP . Hipotesis RMP terbukti di Malaysia, sedangkan di Indonesia tidak mendukung kedua hipotesis tersebut. Selain itu baik pada bank Syariah di Indonesia dan Malaysia mendukung hipotesis Concentration-Stability.

.....This study aimed for analyzing the influence of market structure on Islamic bank profitability and stability in Indonesia and Malaysia related to ASEAN Banking Integration plan in 2020. The sample are 12 Indonesia Islamic Bank and 16 Malaysia Islamic bank from 2009 2015. The relationship between concentration with profit has two hypotheses, sctructure conduct performance SCP hypothesis and relative market power RMP hypothesis. Islamic Bank in Malaysia confirm the existence of RMP hypoyhesis, but there is ambiguous result toward SCP and RMP hypothesis in Indonesia Islamic Bank. Meanwhile concentration stability confirmed both in Indonesia and Malaysia.