

## Analisis pengaruh persaingan perbankan terhadap stabilitas perbankan di Indonesia periode 2008-2017 = Analysis of banking competition effects on banking stability in Indonesia 2008-2017

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### Abstrak

Tujuan dari penelitian ini adalah untuk mengetahui pengaruh tingkat persaingan perbankan terhadap stabilitas perbankan di Indonesia pada periode 2008 sampai dengan 2017. Menggunakan data laporan keuangan 32 bank yang telah terdaftar di Bursa Efek Indonesia, dilakukan metode regresi data panel Pooled Least Square untuk menganalisis hubungan antara persaingan perbankan yang diukur dengan menggunakan Lerner Index, terhadap stabilitas perbankan yang diproksikan oleh Z-Score.

Berdasarkan hasil penelitian, ditemukan bahwa <em>Lerner Index berpengaruh positif signifikan terhadap Z-Score. Penemuan tersebut sejalan dengan teori Competition- Fragility atau Concentration-Stability pada literatur persaingan perbankan. Dengan kata lain, dapat dikatakan apabila industri perbankan di Indonesia semakin terkonsentrasi dan tingkat persaingannya semakin rendah, maka akan menyebabkan stabilitas perbankan menjadi lebih tinggi dan jauh dari risiko kebangkrutan.

.....The purpose of this study is to determine the effects of banking competition on banking stability in Indonesia in the period of 2008 to 2017. Using 32 financial statements of banks that have been listed on the Indonesia Stock Exchange, Pooled Least Square panel data regression method was conducted to analyze the relationship between banking competition that is measured using the Lerner Index, on the banking stability proxied by the Z-Score.

Based on the results of the study, it was found that the Lerner Index had a significant positive effect on the Z-Score. These findings are in line with the theory of Competition-Fragility or Concentration-Stability in the banking competition literature. In other words, it can be said that if the banking industry in Indonesia is strongly concentrated and the level of competition is low, it will cause banking stability to be higher and far from the risk of bankruptcy.