

## Stabilitas Bank dan Volatilitas Profit Bank Syariah dan Bank Konvensional = Bank Stability and Earnings Volatility of Sharia and Conventional Banks

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### Abstrak

Dalam beberapa tahun pasca krisis keuangan global tahun 2008, topik stabilitas bank menjadi agenda utama peneliti dan regulator baik di tingkat nasional dan internasional. Beberapa faktor yang mempengaruhi stabilitas bank yaitu struktur pasar, kecukupan modal yang diatur oleh regulator, dan faktor risiko sistemik yang tidak bisa dikontrol oleh pihak bank dan regulator. Selain membahas stabilitas bank, penelitian ini juga membahas mengenai volatilitas profit bank. Seluruh faktor yang mempengaruhi stabilitas bank dan volatilitas profit bank ini akan diaplikasikan pada bank syariah dan bank konvensional. Bank syariah menjadi salah satu sistem alternatif perbankan yang dianggap mampu bertahan di saat krisis. Secara deskriptif, bank syariah lebih stabil dan memiliki volatilitas profit yang lebih rendah, namun bank syariah tidak memberi pengaruh berbeda pada stabilitas bank dan volatilitas profit bank. Hasil empiris penelitian ini yaitu bank syariah memiliki *market power* yang lebih rendah dibandingkan bank konvensional, tingkat kompetisi bank yang diukur melalui Lerner Index, dan faktor risiko sistemik mempengaruhi stabilitas bank maupun volatilitas profit bank, sedangkan kecukupan modal hanya memberikan pengaruh pada volatilitas profit bank.

.....In the recent years following the global financial crisis 2008, determinants of bank stability have become the important topics for researchers and bank regulators, both nationally and internationally. Some factors affecting bank stability are competition, capital requirement set by the regulator, and sources of systemic risk that can not be controlled by the bank and regulator. In addition, this study also discusses earnings volatility. All factors that affect bank stability and earnings volatility will be applied to sharia and conventional bank. Sharia bank became an alternative banking system that is considered able to survive in the crisis. Based on the descriptive data, sharia banks are more stable and have lower earnings volatility. However, sharia banks do not give different effect on bank stability and earnings volatility. Empirical findings in this study are sharia banks have lower market power than conventional banks; both competitiveness as measured by Lerner Index, and sources of systemic risk affect bank stability and earnings volatility, while capital requirement only affects earnings volatility.