

## Dampak Kompetisi Perbankan terhadap Stabilitas Keuangan : Bukti dari Negara Asia Tenggara = The Impact of Banking Competition on Financial Stability : Evidence from Southeast Asian Countries

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### Abstrak

Makalah ini membahas dua hipotesis dalam persaingan perbankan, Competition-Stability dan Competition-Fragility di lima negara Asia Tenggara periode 2011-2018. dengan menggunakan Merton Distance to Default dan Z-score sebagai pengukuran stabilitas keuangan dan menggunakan Indeks Lerner kompetisi untuk pinjaman dan deposit bank untuk mengukur persaingan industri perbankan. Kami menemukan bahwa kedua hipotesis terjadi di industri perbankan Asia Tenggara, market power dapat mempromosikan stabilitas perbankan sementara tidak stabil volatilitas incomenya dan kompetisi perbankan dapat membuat volatilitas income menjadi stabil namun rentan terhadap resiko Default

.....This paper examines two hypotheses in banking competition, the competition-stability and competition-fragility in five southeast asian countries in the period of 2011-2018. by using Merton Distance to Default and Z-score as financial stability measurement and using the Lerner index competition for bank loans and deposits market to evaluate competition in the banking industry We found that both hypothesis occur in Southeast Asian banking industry, market power can promote banking stability while not stable in bank income volatility and banking competition can make stable in income from banking operations but prone to default risk.