

Pengaruh kepemilikan asing terhadap tingkat persaingan industri perbankan indonesia pendekatan panzar rosse = The effect of foreign ownership on the level of competition of Indonesian banking industry panzar rosse approach

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Abstrak

Tujuan penelitian ini mengestimasi struktur pasar perbankan Indonesia serta menganalisis pengaruh kepemilikan asing terhadap tingkat persaingan di sektor perbankan Indonesia. Penelitian ini mengaplikasikan metode Panzar-Rosse (1977, 1987) menggunakan data panel dari 109 bank umum pada periode 2009-2011. Hasil estimasi menunjukkan bahwa: 1) struktur pasar industri perbankan Indonesia adalah persaingan monopolistik; 2) persaingan di kelompok bank asing lebih tinggi dibandingkan di kelompok bank nasional.

*The objective of this study is to estimate the market structure of Indonesian banking industry and to analyze the effect of foreign ownership on the level of competition in Indonesian banking sector. This study applies Panzar-Rosse method (1977, 1987) using panel data for 109 commercial banks in Indonesia during the period from 2009 to 2011. The results show: 1) the market structure of Indonesian banking industry is monopolistic competition; 2) the level of competition in the foreign banks is higher than in the national banks.*