

ABSTRACT

Yulita Betrika Sari, Impact of Competition Structure of Banking Markets Against Financial Stability in Indonesia. Advisor (I) Rifa'i Afri, Se., Msc (II) Ris Yuwono Yudo Nugroho, S.E, MSi.

This study aims to analyze the impact of the market structure of banking competition on financial stability in Indonesia. This research is descriptive quantitative research.

The data used is panel data from the Commercial Bank Indonesia in 2008-2011 and use panel data regression analysis method and processed using the software Stata 10. The variables used to measure the stability is the ratio of NPL, Z-Index, and the E/TA, while for the level of competition used Lerner Index variable.

Based on the results of the analysis indicate that the Banking Market Structure Competition significant influence on Financial Stability. Due to the structure of banking in Indonesia tend to be competitive, the less competition and financial stability in Indonesia causing more stable. The results of this study support the theory of competition-fragility.

Keywords: NPL, Z-Index, E/TA, lerner index, competition-fragility

ABSTRAK

Yulita Betrika Sari, Dampak Struktur Pasar Persaingan Perbankan Terhadap Stabilitas Keuangan Di Indonesia. Dibawah bimbingan (I) Rifa'I Afri, SE., MSc (II) Ris Yuwono Yudo Nugroho, S.E, MSI.

Penelitian ini bertujuan untuk menganalisis dampak struktur pasar persaingan perbankan terhadap stabilitas keuangan di Indonesia.

Penelitian ini adalah penelitian deskriptif kuantitatif. Data yang digunakan yaitu data panel dari Bank Umum Indonesia tahun 2008-2011 serta menggunakan metode analisis regresi data panel dan diolah menggunakan software Stata 10. Variabel yang digunakan untuk mengukur stabilitas adalah rasio NPL, *Z-Index*, dan E/TA, sedangkan untuk tingkat persaingan digunakan variabel *lerner index*.

Berdasarkan hasil analisis menunjukkan bahwa Struktur Pasar Persaingan Perbankan berpengaruh cukup signifikan terhadap Stabilitas Keuangan. Karena struktur perbankan di Indonesia cenderung tidak kompetitif, persaingan semakin kecil dan menyebabkan stabilitas keuangan di Indonesia semakin stabil. Hasil penelitian ini mendukung teori *competition-fragility*.

Kata kunci : NPL, *Z-Index*, E/TA, *lerner index*, *competition-fragility*