

ABSTRAK

Penelitian ini menganalisis pengaruh tingkat kompetisi bank terhadap stabilitas bank di Indonesia dengan menggunakan sampel 94 Bank dalam periode waktu 2010-2017. Dengan menggunakan metode *Generalized Least Square Fixed Effect Model*, diperoleh hasil yaitu *Herfindahl-Hirschman Index* berpengaruh positif signifikan terhadap stabilitas bank. *Lerner Index* berpengaruh negatif signifikan terhadap stabilitas bank. *Size* berpengaruh positif signifikan terhadap stabilitas bank. *Net Income Margin* berpengaruh positif signifikan terhadap stabilitas bank. *Loan Loss Provision (LLP)* berpengaruh negatif signifikan terhadap stabilitas bank. Hasil penelitian mendukung teori *competition-fragility* atau *concentration-stability* yang menunjukkan tingkat kompetisi yang tinggi mengakibatkan stabilitas yang semakin rendah.

Kata kunci: Kompetisi bank, Stabilitas Bank, Z-Score



ABSTRACT

This study analyzed the effect of the level of bank competition on the stability of banks in Indonesia by using a sample of 94 Bank in the period 2010-2017. By using Generalized Least Square Fixed Effect Model method, the result that there Herfindahl-Hirschman Index positive effect and significant to the stability of bank. Lerner Index negative effect and significant to the stability of bank. Size positive effect and significant to the stability of bank. Net Income Margin positive effect and significant to the stability of bank. Loan Loss Provision (LLP) negative effect and significant to the stability of bank. The results of the study support the theory of competition-fragility or concentration-stability which showed high levels of competition inflict the stability of the bank is low.

Keywords: Bank competition, Stability of banks, Z-Score

