

**DOES BANKING COMPETITION MATTER FOR DEPOSIT CONCENTRATION,
GROWTH AND BANK PERFORMANCE?
EVIDENCE FROM INDONESIA**



UNDERGRADUATE THESIS

**Submitted to Complete the Requirement to Achieve Bachelor of Economics
Degree in
Universitas Sebelas Maret**

DEMAS EVAN HUGHIE NUBATONIS

F0213025

FACULTY OF ECONOMICS AND BUSINESS

UNIVERSITAS SEBELAS MARET

SURAKARTA

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ABSTRAK

APAKAH *BANKING COMPETITION* BERDAMPAK PADA *DEPOSIT CONCENTRATION, GROWTH, DAN BANK PERFORMANCE*? STUDI KASUS DI INDONESIA

DEMAS EVAN HUGHIE NUBATONIS

F0213025

Penelitian ini bertujuan untuk menguji pengaruh *banking competition* pada *deposit concentration, deposit growth, dan bank performance* di Indonesia. Dengan menggunakan data panel bulanan pada 110 sample bank di Indonesia dalam periode 2005 – 2013, penelitian ini menggunakan metode *Panel Least Square Regression* dengan *fixed effect methods*. Hasilnya dapat disimpulkan bahwa: 1) deposito di Indonesia terkonsentrasi ke dalam nominal besar karena *banking competition* berbanding negatif dengan *deposit concentration* pada total rekening dan berbanding positif dengan *deposit concentration* pada total nominal. 2) peningkatan *banking competition* berakibat pada pengurangan *deposit growth*, karena iklim persaingan perbankan Indonesia lebih ketat pada *lending market* sehingga bank melakukan pengurangan bunga deposito untuk mengurangi *interest expenses*. Selain itu pengurangan *deposit growth* juga dikaitkan dengan faktor *market discipline* dan aturan pemerintah. 3) Dengan menggunakan NIM, ROE, dan ROA sebagai *proxy bank performance*, penelitian ini bisa mendeskripsikan perilaku *inefficient* dalam kompetisi antar bank.

Kata kunci: *banking competition, deposit concentration, deposit growth, bank performance*

ABSTRACT

DOES BANKING COMPETITION MATTER FOR DEPOSIT CONCENTRATION, GROWTH AND BANK PERFORMANCE? EVIDENCE FROM INDONESIA

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This research investigates the effect of banking competition on deposit concentration, deposit growth, and bank performance. By using monthly panel data of 110 banks sample in Indonesia over period 2005 - 2013, this study employs *Panel Least Square Regression*. As the result: 1) the deposit in Indonesia concentrated in big nominal due to banking competition negatively related with deposit concentration in total account and positively related with deposit concentration in total nominal. 2) increasing of banking competition in Indonesia lead to decreasing of deposit growth because in rivalry climate bank alleviates the deposit rate to cut interest expenses so seems to look not favourable to depositors. 3) By using NIM, ROE, and ROA as the proxy of bank performance, this study could describe the inefficient behaviour in the competition among bank.

Keyword: banking competition, deposit concentration, deposit growth, bank performance

HALAMAN PERSETUJUAN

Skripsi dengan judul:

**DOES BANKING COMPETITION MATTER FOR DEPOSIT CONCENTRATION,
GROWTH AND BANK PERFORMANCE?
EVIDENCE FROM INDONESIA**

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EVIDENCE FROM INDONESIA**

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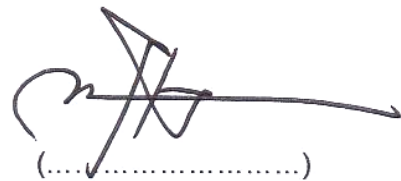
Telah diterima dengan baik oleh Tim Penguji Skripsi Fakultas Ekonomi dan
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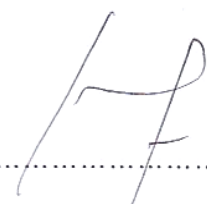
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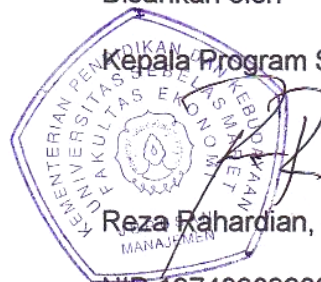
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SURAT PERNYATAAN

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Menyatakan dengan sebenarnya, bahwa Skripsi yang saya buat ini adalah benar-benar merupakan hasil karya sendiri dan bukan merupakan hasil jiplakan/salinan/sanduran dari karya orang lain.

Apabila ternyata dikemudian hari terbukti pernyataan ini tidak benar, maka saya bersedia menerima sanksi akademik berupa penarikan ijazah dan pencabutan gelar sarjananya.

Demikian pernyataan ini saya buat dengan sebenar-benarnya.

Surakarta, 20 Februari 2017



Demas Evan Hughie. N
NIM.F0213025

MOTTO PAGE

Ian sadhéngah apa kang koptindakaké iku tindakna kalawan terus ing batin
kayadéné kagem Gusti, ora kanggo manungsa

(Kolose 3:23)

DEDICATION PAGE

This undergraduate thesis dedicated to:

Jesus Christ Son of God who always strengthens me

My dearest father& mother

Drs. Jozephuz Cyprianus Ambrosius Nubatonis & Dra. Purwi Hartiti

Part of Tomwinghie Brothers

Immanuel J. P Nubatonis & Maden E. P Nubatonis

My Research Supervisor

Irwan Trinugroho, S. E., M. Sc., P.hD

The Apple of My Eyes

Gerakan Pemuda GPIB Jemaat "SOLO UTARA" – Joy Event Solo – Poetry Sister

Nung Sister – Black Voodoo Dance Crew – POC

KKN Geneng 2016 – Agaka Family

(ex) Pengurus PMK SMANSAKRA Gen 19 – My PSM team (Bakatbucket)

Manajemen B & Manajemen Keuangan FEB UNS 2013

ACKNOWLEDGMENTS

No words can explain how much I thank to Jesus Christ because only by His Grace I can finish my undergraduate thesis that entitled “**DOES BANKING COMPETITION MATTER FOR DEPOSIT CONCENTRATION, GROWTH AND BANK PERFORMANCE? EVIDENCE FROM INDONESIA**” as the Requirement to Achieve Bachelor of Economics Degree in Universitas Sebelas Maret

This thesis never completed without the prayer, support, and sacrifices from my beloved parents, Drs. J C A Nubatonis and Dra. Purwi Hartiti along with my siblings Immanuel J. P Nubatonis and Maden E. P Nubatonis. Moreover, a million thanks, I addressed to my research supervisor, Irwan Trinugroho, S. E., M. Sc., P.hD for giving me invaluable guidance and opportunity to do research that challenges me to explore my skill.

In addition, my gratitude also goes to Dr. Hunik Sri Runing S, M.Si as the Dean, Reza Rahardian, S.E, M.Si as the head of Department of Management, and Drs. Heru Purnomo, M. M as my academic supervisor for every single guidance.

At last, my thank goes to Faculty of Economics and Business, Universitas Sebelas Maret and all of my friend that I cannot mention one by one. I do realize that this thesis is not perfect, so I openly to any suggestions for more improvement.

Surakarta, February 19th, 2017

Demas Evan Hughie N

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