

**DAMPAK PERSAINGAN TERHADAP PROFITABILITAS BANK:
Studi pada Bank Komersial di Indonesia Periode Tahun 2010–2017**

INTISARI

Penelitian ini bertujuan untuk menganalisis (i) kondisi persaingan bank umum Indonesia di pasar kredit dan deposito dan (ii) dampak persaingan di pasar kredit dan deposito terhadap profitabilitas bank umum di Indonesia. Studi ini menggunakan GMM System Estimator untuk model panel dinamis dengan data pada level individual 41 bank umum untuk periode 2010–2017.

Hasil penelitian menunjukkan bahwa kondisi persaingan di pasar kredit dan deposito yang diukur dengan indikator Boone memiliki pergerakan yang mirip dan mengalami kenaikan. Selain itu, hasil estimasi mengindikasikan bahwa tingkat persaingan yang tinggi di pasar kredit dan deposito menyebabkan peningkatan pada profitabilitas bank-bank komersial Indonesia yang diukur dengan ROA, ROE, dan NIM.

Kata kunci: gmm, indikator boone, pasar deposito, pasar kredit, persaingan, profitabilitas bank.

**THE IMPACT OF COMPETITION ON BANK PROFITABILITY:
Evidence from Indonesian Commercial Banks for 2010-2017**

ABSTRACT

This study aims to analyze (i) the competitive conditions of Indonesian commercial banks in the loan and deposit market and (ii) the impact of competition in the loan and deposit markets on the profitability of commercial banks in Indonesia. This study uses the GMM System Estimator for dynamic panel models with data at the individual level of 41 commercial banks for the period 2010–2017.

The results of the study show that the conditions of competition in the loan and deposit markets as measured by the Boone indicator have similar movements and increase. In addition, the estimation results indicate that the high level of competition in the loan and deposit market causes an increase in the profitability of Indonesian commercial banks as measured by ROA, ROE and NIM.

Keyword: gmm, boone indicator, deposit market, credit market, competition, bank profitability.