

## RINGKASAN

Perkembangan teknologi mendorong industri perbankan melakukan transformasi digital dengan cara mendirikan bank digital. Dalam rangka mendirikan bank digital, bank-bank kecil melakukan konsolidasi, merger, dan akuisisi dengan bank-bank besar. Adanya konsolidasi, merger dan akuisisi bank-bank berpotensi merubah struktur tatanan perbankan di Indonesia, di sisi lain peningkatan kualitas layanan juga berpotensi merubah tingkat persaingan antarbank dan penguasaan pasar. Perlu diadakan penelitian mengenai tingkat persaingan dan penguasaan industri perbankan di Indonesia.

Tujuan dari penelitian ini adalah menganalisis tingkat persaingan industri perbankan melalui pendekatan struktural dan non struktural Indonesia dan penguasaan industri perbankan Indonesia, serta menganalisis pengaruh *Average Funding Rate*, *Price of Personnel Expense*, *Price of Capital Expenditure*, *Equity to Total Aset*, *Loan to Total Aset*, dan Aset terhadap *Total Revenue*.

Objek yang digunakan adalah bank konvensional dan bank digital yang tercatat dalam Bursa Efek Indonesia yang mempublikasikan laporan keuangan periode 2017-2021. Teknik pengumpulan data dalam penelitian ini adalah dengan memilih rasio-rasio yang ada dalam laporan keuangan bank masing-masing yang berjumlah 30 bank.

Hasil analisis menggunakan  $CR_4$  dan HHI menunjukkan bahwa tingkat persaingan perbankan melalui pendekatan struktural adalah monopolistik/oligopoli dengan konsentrasi sedang. Tingkat persaingan perbankan melalui pendekatan non struktural adalah monopolistik. Selanjutnya, penguasaan industri perbankan Indonesia belum merata. Kemudian *Average Funding Rate*, *Price of Personnel Expense*, *Price of Capital Expenditure*, dan *Loan to Total Aset* pengaruh yang positif dan signifikan terhadap *Total Revenue*. Sedangkan *Equity to Total Aset* dan Aset tidak memiliki pengaruh yang signifikan terhadap *Total Revenue*.

Implikasi dari penelitian ini yaitu bagi Otoritas Jasa Keuangan dan Bank Indonesia diharapkan lebih memperhatikan tingkat persaingan antarbank melalui penerapan kebijakan merger dan akuisisi yang tidak menurunkan tingkat persaingan dan konsentrasi industri perbankan, bagi industri perbankan di Indonesia diharapkan meningkatkan pangsa pasar yang sudah didapat, dan bagi perusahaan diharapkan menjadikan kondisi persaingan dan penguasaan pasar ini sebagai panduan dalam merancang strategi yang efektif dalam meningkatkan daya saing bank dan penguasaan pasar.

Kata Kunci : industri perbankan, tingkat persaingan industri, pendekatan struktural, pendekatan non struktural, penguasaan industri.

## SUMMARY

*The development of technology has encouraged the banking industry to undergo digital transformation by establishing digital banks. In order to establish digital banks, small banks are consolidating, merging, and acquiring with larger banks. The consolidation, mergers and acquisitions of banks have the potential to change the structure of the banking order in Indonesia, on the other hand, the improvement of service quality also has the potential to change the level of interbank competition and market share. Therefore, research is needed to analyze the level of competition and market domination in the banking industry in Indonesia.*

*The purpose of this study is to analyze the level of banking industry competition through Indonesia's structural and non-structural approaches and the mastery of the Indonesian banking industry, as well as to analyze the effect of Average Funding Rate, Price of Personnel Expense, Price of Capital Expenditure, Equity to Total Assets, Loan to Total Assets, and Assets to Total Revenue.*

*The objects used are conventional banks and digital banks listed on the Indonesia Stock Exchange that publish financial reports for the period 2017-2021. The data collection technique in this study is by selecting the ratios in the financial reports of each bank, which amounted to 30 banks.*

*The analysis using CR4 and HHI indices shows that the level of competition in the banking sector through a structural approach is monopolistic/oligopolistic with moderate concentration. The level of competition in the banking sector through a non-structural approach is monopolistic. Furthermore, the concentration of the banking industry in Indonesia is not yet evenly distributed. Then Average Funding Rate, Price of Personnel Expense, Price of Capital Expenditure, and Loan to Total Assets have a positive and significant effect on Total Revenue. While Equity to Total Assets and Assets have no significant effect on Total Revenue.*

*The implications of this research are for the Financial Services Authority and Bank Indonesia, which are expected to pay more attention to the level of competition between banks through the implementation of merger and acquisition policies that do not reduce the level of competition and concentration of the banking industry, for the banking industry in Indonesia, it is expected to increase the market share that has been obtained, and for companies, it is expected to make the conditions of competition and market share as a guide in designing effective strategies in increasing bank competitiveness and market share.*

*Keywords: banking industry, level of competition, structural approach, non-structural approach, market domination.*