

## SUMMARY

PUTI SINANSARI. Analisis Struktur, Perilaku dan Kinerja Perbankan Indonesia 2008 - 2015. Supervised by DS PRIYARSONO dan GENDUT SUPRAYITNO.

The number of banks in Indonesia is increasing accompanied with globalization is causing the level of competition in the banking industry is getting tougher. Intense competition requires the bank to improve its performance in a healthy and solid form. The health of banks can give a comprehensive condition of the banking industry in Indonesia. The health of banking alone is not enough to define in detail the state of the banks, so it is necessary to approach through industrial organization model using the instrument structure, behavior, and performance.

Aspects of supporting the success of an industry made up of three things: structure, conduct and performance. Indonesian banks has the number and classification of banks, beyond that in terms of regional some areas have their own regional champion. This certainly affects the behavior of banks, especially in the intensity of sales. The behavior of the banks themselves is divided into four issues in segmentation, region, customer type and function. While the aspect of banking performance measure of the profit earned from the bank's business. Therefore, this research aims to analyze the structure, conduct and performance of the banking industry and its variables. The research also analyzes the influence factor of the health of Indonesian banking to banking structure, conduct and performance.

The data used in this research is secondary data derived from the annual reports of banks officially uploaded. Total number of 118 bank populations, however because of the limitations of the existing data only 78 banks are measured in this research. Data were processed using panel data analysis, this analysis is used to determine the effect of variables on the structure, behavior and risks of banking Indonesia.

Based on the data panel regression analysis results indicate that the Indonesian banking structure belonging to the structure of the oligopoly dominated by a few large banks. Oligopolistic banking structure affects the behavior of banks in terms of sales behavior, only banks with large asset can attract customers who are spread throughout Indonesia. The structure and behavior of these banks ultimately affect bank performance. Value aggregation Indonesian banking performance which is dominated by large powerful bank assets in Indonesia.

The health of banks are consists of capital, assets, management, earnings, liquidity and sensitivity to risk. Variable assets and profitability (ROA) is a variable of the health of the banking that affects the structure, behavior and performance. Trend assets increased from year 2008 - 2015 is a sign that the banking activities in Indonesia increased in terms of assets. While ROA in 2008 to 2014 worth stable, but in 2015 there was a slight decrease. This decrease was caused by the banks more cautious in business include allowance for impairment losses of financial (CKPN) along with the increasing bad debts. In general

Indonesian banking in 2008 - 2015 increased by assets and decreased slightly in terms of ROA.

Managerial implications that can be done in the face of this case is divided into two things. For policy holders, is expected to further optimize and direct role of Bank Indonesia (BI) and Otoritas Jasa Keuangan (OJK) in supporting economic growth and financial independence society. It also helped maintain stability in the financial system as a foundation for the development of sustainable, while for businesses, is expected to play a role in optimizing the productive sectors of the economy with innovation, efficiency, competitiveness and the implementation of good corporate governance.

Keywords: Health of banking, performance, banking, conduct, panel data regression, structure.

