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64-83

Foreign Bank Penetration and its Impact on Banking Industries

Bahtiar Usman, Syofrizya Syofyan, Lucky Nugroho, and Soeharjoto

DOI: 10.15604/ejef.2018.06.01.007

Abstract

The purpose of this study is to measure the impact of penetration of foreign banks in the Indonesian banking industry. The measured effects are limited to competition and efficiency during the years 2000-2011, during which was a recovery from the economic crisis in Indonesia. Panzar-Rosse measures the competition and Conjectural Variation approaches. The efficiency is measured by the Standard Profit Efficiency approach. By using panel regression method with SUR (Seemingly Unrelated Regression), we found that penetration of foreign banks will increase competition and efficiency of banking in Indonesia, especially to medium and small banks through spillover effect on domestic banking system. The increase in total assets, total loans and the amount of third party funds held by foreign banks in Indonesia will increase competition and efficiency of banks in Indonesia.

Keywords: Foreign Banks, Bank Competition, Bank Efficiency

84-92

On the Relation between Oil Price and U.S. Dollar: A Review of Financial Point-Of-View

Vincenzo Costa and Angela Maddaleni

DOI: 10.15604/ejef.2018.06.01.008

Abstract

If it studies the relationship between crude oil price and U.S. dollar, classical literature finds a positive sign for the correlation of these two variables, i.e. the oil price and the dollar grow up together or they

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