

**PERSAINGAN DAN KONSENTRASI PASAR BANK PERKREDITAN  
RAKYAT DI JAWA TIMUR PERIODE 2011-2017**

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**ABSTRAK**

Hambatan memasuki pasar Bank Perkreditan Rakyat relatif lebih kecil dibandingkan hambatan memasuki pasar bank umum. Rendahnya hambatan memasuki pasar menyebabkan jumlah Bank Perkreditan Rakyat lebih banyak dari pada bank umum. Jawa Timur merupakan Provinsi dengan jumlah BPR terbanyak di Indonesia, maka penting untuk mengetahui persaingan dan konsentrasi pasar Bank Perkreditan Rakyat di Jawa Timur. Model Panzar-Rosse dan HHI digunakan dalam mengetahui persaingan dan konsentrasi pasar BPR di Jawa Timur periode 2011-2017. Hasil menunjukkan bahwa Bank Perkreditan Rakyat di Jawa Timur pada periode 2011-2017 bersaing dalam persaingan monopolistik dengan tingkat konsentrasi sedang.

Kata Kunci : Persaingan, Konsentrasi Pasar, Panzar-Rosse Model, HHI, BPR, Jawa Timur.

**COMPETITION AND MARKET CONCENTRATION OF RURAL BANK IN  
EAST JAVA FOR PERIOD 2011-2017**

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**ABSTRACT**

*The obstacles to entering the Rural Bank market are relatively smaller compared to the obstacles to entering the commercial bank market. The low obstacles to entering the market have caused the number of Rural Banks to be higher than commercial banks. East Java is a province with the highest number of Rural Banks in Indonesia, so it is important to know the competition and market concentration of Rural Banks in East Java. The Panzar-Rosse and HHI models are used to determine the competition and market concentration of Rural Banks in East Java from 2011-2017. The results showed that Rural Banks in East Java in the 2011-2017 period competed in monopolistic competition with a moderate level of concentration.*

*Keywords: Competition, Market Concentration, Panzar-Rosse model, HHI, Rural Bank, East Java.*