STATE BANKS OF INDONESIA’S COMPETITIVENESS

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ABSTRACT

This research aimed to analyze competitiveness between State Banks and Private Banks in Indonesia including factors influencing it’s performance. Revealed Comparative Advantage (RCA) is used in this research to analyze the position of competitiveness of state banks. The data used are secondary data obtained from Bank of Indonesia. The result showed that state bank is less competitive than private bank. The asset of each bank effected bank’s competitiveness. Expense of business is represented by it’s asset and are recorded on the balance sheet. The lower of expense of a business are correlated by the higher asset. The lower of expense caused the lower price which indicated that the business can compete among the competitors.

Keywords: Competitiveness, RSA