

ABSTRACT

Banking is the heart from economics from a state. Because of this, bank own very vital role in course of progress a state specially in the field of finance. In Indonesia, bank is dominant player in monetary industry.

View hit relation of emulation and market structure relied by elementary hypothesis of monopolies strength saying that progressively the market concentration tend to kolusif, creating market strength letting bank obtain that to get advantage of monopolize by offering interest rate of low deposit and also specify interest rate of higher loan recognized with Structural model. However, this model get challenge from some other model. In literature of Banking Industry Organization expand Non-Struktural model. The new approach of this Banking Industry Organization is Iwata model, Bresnahan model also Panzar and Rosse model. This model is behavioral measure of bank emulation without using information which eksplisit hit market structure.

In this final project analysed and implemented the software of banking behavioral in Indonesia where functioning to take decision hit condition of banking emulation which in fact be happened in Indonesia in this time where using one of Non-Struktural model that developed by Panzar and Rosse. This final project seeing the banking behavior in Indonesia as monopolis or perfect emulation or emulation of monopolistik or oligopoly. With chosening to use of Non Strutural model earn to prove that emulation behavior which in fact be happened by without seeing company concentration. With applying *H-Statistics* earned to catch behavioral pattern of emulation that happened.

Keywords: behavioral of banking emulation, Panzar and Rosse, *H-Statistics*