

## Evaluasi penyaluran kredit mikro dan kecil dari bank umum di Indonesia = The evaluation of micro and small credit from commercial Banks in Indonesia

Sihaloho, Hilde D., author

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### Abstrak

Berdasarkan hasil studi Uchida, Udell dan Watanabe (2007) dikatakan bahwa bank kecil di Jepang memiliki keunggulan komparatif yaitu strategi penyaluran kredit kepada Small Medium Enterprises (SMEs) yang didasarkan pada relationship lending yaitu kedekatan hubungan yang lebih kuat antara bank dengan debiturnya bila dibandingkan dengan bank besar. Pengukuran relationship lending dilakukan dengan menggunakan variabel: (i) kedekatan hubungan, (ii) kedekatan lokasi, (iii) frekuensi pertemuan bank dengan debiturnya, dan (iv) eksklusifitas bank. Selanjutnya keunggulan komparatif bank dengan keempat pengukurannya tersebut dilakukan analisis terhadap penyaluran kredit mikro dan kecil di Indonesia. Hasilnya dapat dibuktikan bahwa bank dan koperasi di Indonesia juga menerapkan pendekatan relationship lending dengan debiturnya dalam penyaluran kredit mikro dan kecil.

Melalui pendekatan relationship lending diharapkan penyaluran kredit mikro dan kecil meningkat, tetapi berdasarkan hasil analisis data kredit mikro dan kecil dari bank umum di Indonesia, diketahui bahwa kredit mikro justru menurun, kredit kecil naik dan secara bersama-sama (kredit mikro + kredit kecil) mengalami sedikit kenaikan atau relatif stabil. Oleh karena itu, untuk meningkatkan penyaluran kredit mikro dan kecil diusulkan suatu pola kerjasama pembiayaan antara bank dan koperasi yang diatur spesifik skem pembiayaannya.

<hr>Based on a study conducted by Uchida, Udell and Watanabe's (2007) which stated that small banks in Japan have comparative advantage, i.e. strategy of credit extended to Small Medium Enterprises (SMEs) is based on relationship lending of which there is a stronger relationship between small banks and their borrowers than with big banks. Measurements of relationship lending are done using the following variables: (i) the scope of relationship, (ii) the distance from the borrower, (iii) the frequency of contact with their borrower, and (iv) the exclusivity of lender. Comparative advantage of the banks with the four measurements is also used to analyze micro and small credits in Indonesia. The outcome shows that bank and cooperative in Indonesia also implement relationship lending with their borrowers in channeling their micro and small credit.

By using relationship lending approach, it is expected that micro and small credits in Indonesia will increase. However, based on data analysis of micro and small credit from commercial banks in Indonesia, it appears that micro credit tend to decline, small credit tend to rise and at the same time both micro credits and small credits experience a slight increase or relatively stable. Thus, in order to increase micro and small credits, a pattern of finance cooperation between bank and cooperative arranged by specific financing scheme is advisable.