

Analisis hubungan kredit dan dana pihak ketiga Bank umum terhadap pertumbuhan ekonomi regional Indonesia periode 2006 - 2011 =
Analysis of relationship of commercial Bank loan and deposits to regional economic growth in Indonesia for the period of 2006 - 2011

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Abstrak

ABSTRAK

Penelitian ini bertujuan untuk menganalisis hubungan kredit bank umum secara total, kredit berdasarkan jenis penggunaan dan Dana Pihak Ketiga (DPK) terhadap pertumbuhan ekonomi regional di Indonesia . Pertumbuhan ekonomi regional diukur dengan pertumbuhan Produk Domestik Regional Bruto (PDRB) pada 33 provinsi di Indonesia. Dengan menggunakan analisis data panel pada 33 provinsi di Indonesia periode 2006-2011, penelitian ini menyimpulkan bahwa total kredit dan total Dana Pihak ketiga (DPK) bank umum signifikan mempengaruhi pertumbuhan ekonomi regional Indonesia. Sementara itu kredit berdasarkan jenis penggunaan yakni kredit investasi, kredit konsumsi dan kredit modal kerja juga terbukti signifikan mempengaruhi pertumbuhan ekonomi regional Indonesia. Pada penelitian ini ditemukan bahwa kredit investasi dan kredit modal kerja memiliki hubungan positif dengan pertumbuhan ekonomi sedangkan kredit konsumsi memiliki hubungan negatif terhadap pertumbuhan ekonomi.

ABSTRACT

This study aimed to analyze the relationship between commercial banks loans, credit by type of use, and the third party fund (deposits) on regional economic growth in Indonesia. Regional economic growth is measured by gross regional domestic product in 33 provinces in Indonesia. By using a panel data analysis on 33 provinces in Indonesia for the period of 2006-2011, the study concluded that the total loans and total deposits of commercial banks significantly affect regional economic growth in Indonesia. Meanwhile the credit by type of use such as investment loans, consumer loans and working capital loans are also shown to significantly affect regional economic growth in Indonesia. This study found that investment and working capital loans have a positive relationship with economic growth, while consumer credit has a negative relationship to economic growth.