

Pengaruh BI rate gross domestic product dan residential property price indices terhadap kredit pemilikan rumah di Indonesia = The effects of BI rate gross domestic product and residential property price indices to mortgage financing in Indonesia

Vivi Octaviani, author

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Abstrak

Penelitian ini membahas pengaruh BI rate, gross domestic product, dan residential property price indices terhadap kredit pemilikan rumah (KPR) yang ada di Indonesia dari bulan Januari 2003 - Desember 2013. Penelitian ini bertujuan untuk meneliti hal-hal yang paling mempengaruhi keputusan masyarakat dalam menggunakan KPR. Berdasarkan hasil survei indeks harga properti residensial primary pada triwulan IV/2013, sebanyak 71,99% dan hasil survei indeks harga properti residensial secondary pada triwulan III/2013 sebanyak 63,33% menggunakan KPR sebagai pilihan utama dalam pembelian rumah. Data yang digunakan dalam penelitian ini merupakan data sekunder yang diperoleh dari Bank Indonesia dan Website Trading Economic.

Metode penelitian statistik yang digunakan untuk menguji hipotesis, meliputi uji regresi dengan Eviews6, uji stasioner, uji kointegrasi, uji asumsi klasik, ECM, dan uji F-test, uji t-test, dan uji Goodness of Fit (R²) untuk melihat koefisien determinasi sehingga kita dapat meneliti seberapa baik KPR dapat diterangkan oleh BI rate, gross domestic product, dan residential property price indices.

Hasil pengujian menunjukkan bahwa pada jangka panjang (long run) BI rate berpengaruh negatif signifikan terhadap KPR di Indonesia sedangkan GDP berpengaruh positif signifikan terhadap KPR di Indonesia. Pada jangka pendek, BI rate berpengaruh positif signifikan terhadap KPR di Indonesia sedangkan variabel lain yaitu GDP dan RPPI tidak ditemukan signifikan berpengaruh terhadap KPR.

.....This research examined the effects of BI rate, , gross domestic product, and residential property price indices to mortgage in Indonesia during January 2003 to December 2013. The purpose of this research is to examine the elements that effect people decision in using mortgage. Based on primary residential property price index survey Q IV/2013, 71.99% people used mortgage to buy their house and based on secondary residential property price index survey Q III/2013, 63.33% people used mortgage as a predominant choice to buy their house. The data that used in this study is a secondary data obtained from Bank Indonesia and Trading Economic website.

The statistical method were used to test the hypothesis, include regression test with EVIEWS 6, stationary test, cointegration test, classic assumption test, error correction model, F-test, t-test, and goodness of fit test (R²) to see determination coefficient so we can examine how good mortgage can be explained by BI rate, gross domestic product, and residential propety price indices.

The result of this research show that in the long run, BI rate negatively and significantly related to mortgage in Indonesia and GDP has positif and significant effect on mortgage in Indonesia. In the short run, BI rate positively and significantly related to mortgage in Indonesia while other variables such as GDP and RPPI aren't found to significantly affect mortgage in Indonesia.