

# Perbedaan lending behavior pada Bank Umum Konvensional (BUK) dan Bank Umum Syariah (BUS) sebagai respons kebijakan moneter di Indonesia = Difference in lending behavior of Conventional Bank (CB) and Islamic Bank (IB) in response of monetary policy in Indonesia

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## Abstrak

Penggunaan suku bunga pada kebijakan moneter di negara dengan dual banking system menimbulkan pertanyaan apakah BUS yang bebas bunga juga terpengaruh oleh suku bunga dan apakah BUK dan BUS memiliki lending behavior yang sama. Penelitian ini menganalisis pengaruh suku bunga terhadap terhadap volume kredit/pembiayaan BUK dan BUS di Indonesia pada periode 2003-2013.

Hasil penelitian menunjukkan bahwa kedua bank menurunkan volume kredit/pembiayaan ketika kebijakan moneter kontraktif diterapkan dan menaikkan volume kredit/pembiayaan ketika kebijakan moneter ekspansif diterapkan, mengimplikasikan bahwa aktivitas operasional BUS masih dipengaruhi oleh suku bunga dan tidak ada perbedaan lending behavior pada kedua jenis bank.

.....The use of interest rate in a country where dual banking system is implemented raises question whether interest-free IB is also affected by interest rate and whether there is a difference between lending behavior between CB and IB. This study analyzes the effect of interest rate toward credit/financing in CB and IB in Indonesia during period of 2003-2013.

The result from this study shows that both types of bank reduce their loans/financing when contractive monetary policy is implemented and increase their loans/financing when expansive monetary policy is implemented, implicating that IB in its operational activity is indeed affected by interest rate and that there is no difference in lending behavior of both banks.