

Analisis pengaruh kepemilikan surat berharga oleh BPD terhadap pertumbuhan ekonomi daerah = Analysis on effect of securities ownership towards economic growth by regional development bank / Khairur Raziqin

Khairur Raziqin, author

Deskripsi Lengkap: <https://lib.ui.ac.id/detail?id=20415947&lokasi=lokal>

Abstrak

[ABSTRAK

Bank milik pemerintah daerah (BPD), didirikan dalam upaya membantu mempercepat pembangunan daerah dimana BPD berada. BPD seharusnya dapat menjadi preferensi utama masyarakat daerah dalam menggunakan jasa ? jasa perbankan, karena biaya - biaya bunga yang ditanggung oleh BPD tidak sebesar biaya ? biaya yang ditanggung oleh bank konvensional pada umumnya, sebagai shareholder pemerintah daerah tidak perlu mengenakan bunga yang terlalu tinggi mengingat pemerintah daerah juga akan mendapatkan bagian laba dari BPD, dan sebagai implikasinya BPD dapat mengenakan bunga pinjaman yang tidak terlalu tinggi kepada para pengusaha, sehingga diharapkan produk pinjaman BPD dapat bersaing dengan produk pinjaman bank ? bank konvensional yang beroperasi disekitarnya. Sedangkan BPD saat ini, masih tertarik untuk menepatkan dananya pada surat berharga, sehingga fungsi intermediasi BPD menjadi semakin berkurang. Tujuan yang diharapkan dari penelitian ini adalah : Untuk mengukur pengaruh penempatan dana oleh BPD terhadap pertumbuhan ekonomi daerah, Untuk mengukur penyaluran kredit investasi oleh BPD terhadap pertumbuhan ekonomi daerah. Populasi penelitian adalah seluruh Bank Pembangunan Daerah yang ada di Indonesia. Berdasarkan data pada Bank Indonesia, jumlah Bank Pembangunan Daerah per Desember 2013 sebanyak 26 bank. Jenis data yang akan digunakan dalam penelitian ini bersifat data runtut waktu (timeseries) dari Januari 2009 sampai dengan Desember 2013 Model yang akan digunakan dalam penelitian ini adalah Dengan menggunakan data panel. Hasil penelitian tentang Analisis Dampak Kepemilikan Surat Berharga oleh BPD Terhadap Pembangunan Daerah, Belanja modal pemerintah, kredit produktif, pemilikan surat berharga oleh BPD berpengaruh positif terhadap PDRB, dan signifikan mempengaruhi PDRB, Angkatan kerja memiliki pengaruh positif terhadap PDRB, namun pengaruh angkatan kerja tidak signifikan terhadap PDRB.

<hr>

ABSTRACT

Local government-owned banks (BPD), was established in order to help accelerate the development of the area where the BPD located. BPD should be a primary preference in using the services of local communities - banking services, because the costs - interest costs borne by BPD is not at cost - the cost of which is borne by

the conventional banks in general, as a shareholder of local governments do not need to charge interest that is too high in view of government area will also get a share of profits from the BPD, and by implication BPD may charge interest on the loan is not too high to employers, so expect BPD loan products can compete with bank loans - conventional banks operating nearby. While BPD today, is still keen to match the funds in securities, so that the intermediation function BPD becomes less and less. The expected goals of this study are: To measure the effect of the placement of funds by BPD on regional economic growth, to measure investment lending by BPD to regional economic growth. Population was all the existing Regional Development Bank in Indonesia. Based on data from Bank Indonesia, the number of regional development banks per Desember 2013 as many as 26 banks. The type of data that will be used in this research is time series data (time series) from January 2009 until December 2013 The model that will be used in this research is the use of panel data. Results of research on Analysis of Impact of Ownership of Securities by BPD Against Regional Development, government capital spending, credit productive, ownership of securities by BPD positive effect on GDP, and significantly affect GDP, labor force have a positive influence on the GDP, but the effect was not significant workforce to GDP, Local government-owned banks (BPD), was established in order to help accelerate the development of the area where the BPD located. BPD should be a primary preference in using the services of local communities - banking services, because the costs - interest costs borne by BPD is not at cost - the cost of which is borne by the conventional banks in general, as a shareholder of local governments do not need to charge interest that is too high in view of government area will also get a share of profits from the BPD, and by implication BPD may charge interest on the loan is not too high to employers, so expect BPD loan products can compete with bank loans - conventional banks operating nearby. While BPD today, is still keen to match the funds in securities, so that the intermediation function BPD becomes less and less. The expected goals of this study are: To measure the effect of the placement of funds by BPD on regional economic growth, to measure investment lending by BPD to regional economic growth. Population was all the existing Regional Development Bank in Indonesia. Based on data from Bank Indonesia, the number of regional development banks per Desember 2013 as many as 26 banks. The type of data that will be used in this research is time series data (time series) from January 2009 until December 2013 The model that will be used in this research is the use of panel data. Results of research on Analysis of Impact of Ownership of Securities by BPD Against Regional Development, government capital spending, credit productive, ownership of securities by BPD positive effect on GDP, and significantly affect GDP, labor force have a positive influence on the GDP, but the effect was not significant workforce to GDP]