

# Analisis pengaruh jenis kepemilikan bank terhadap pertumbuhan pinjaman perbankan di kawasan Asean-5: periode krisis keuangan global dan krisis sovereign debt Eropa = Analyze the impact of bank ownership type on bank lending growth in Asean 5 during the global financial crisis and the European sovereign debt crisis

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## Abstrak

Penelitian ini bertujuan untuk mengidentifikasi pengaruh dari perbedaan jenis kepemilikan bank terhadap pertumbuhan pinjaman bank di kawasan ASEAN-5 saat krisis keuangan global periode 2008-2009 dan krisis sovereign debt di Eropa periode 2010-2013. Terdapat 3 jenis kepemilikan bank yang digunakan dalam penelitian ini, yaitu kepemilikan pemerintah, kepemilikan swasta domestik, dan kepemilikan asing. Peneliti menemukan bahwa di kedua periode krisis, bank milik pemerintah cenderung memiliki pertumbuhan yang lebih tinggi daripada bank swasta domestik. Sedangkan, bank asing memiliki pertumbuhan pinjaman yang lebih rendah dibandingkan bank-bank domestik di kawasan ASEAN-5 saat terjadi krisis sovereign debt di Eropa. Akan tetapi, pada saat krisis keuangan global 2008-2009, pertumbuhan pinjaman bank asing di ASEAN-5 lebih tinggi dibandingkan bank milik pemerintah maupun bank swasta domestik. Terdapat perbedaan perilaku antara bank asing dan bank domestik di ASEAN-5 selama periode krisis.

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This study aims to identify the impact of bank ownership types on the growth of bank lending in ASEAN 5 region during the 2008 2009 global financial crisis and the European sovereign debt crisis 2010 2013. There are three types of bank ownership that used in this study state owned, private domestic owned, and foreign owned. This study found that the government owned banks had higher lending growth than domestic private owned banks during the crisis period. Meanwhile, foreign banks had lower bank lending growth than domestic banks in ASEAN 5 during the European sovereign debt crisis. However, during the global financial crisis, foreign owned banks in ASEAN 5 tend to lend more and had higher lending growth than government owned banks and domestic private banks. There are differences in the behavior of foreign and domestic banks in ASEAN 5 during the crisis.