

Pengaruh kepemilikan asing terhadap jumlah ATM dan jumlah kantor cabang serta penyaluran kredit Usaha Mikro Kecil dan Menengah di Indonesia periode 2010-2017 = The effect of foreign ownership on bank accessibility and the distribution of credits for micro, small, and medium enterprises in Indonesia for the period from 2010 to 2017

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Abstrak

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh kehadiran bank asing terhadap aksesibilitas bank yang diilustrasikan melalui jumlah ATM dan kantor cabang serta alokasi kredit oleh bank untuk usaha mikro, kecil dan menengah di Indonesia. Penelitian ini menggunakan 63 bank umum di Indonesia sebagai sampel selama 8 tahun dari 2010 hingga 2017 dan melalui metode pengolahan data panel. Kehadiran bank asing diilustrasikan melalui persentase kepemilikan asing di bank dimana bank asing kemudian dibedakan menjadi dua jenis berdasarkan metode masuk mereka, yaitu akuisisi dan greenfield. Kehadiran bank asing yang dijelaskan melalui persentase kepemilikan asing di bank ditemukan tidak memiliki pengaruh yang signifikan terhadap jumlah ATM yang dimiliki oleh bank, namun, ditemukan efeknya signifikan dan negatif untuk jumlah kantor cabang bank dan alokasi kredit kepada UMKM. Metode masuknya bank asing melalui akuisisi bank domestik tidak memiliki pengaruh signifikan terhadap jumlah ATM dan kredit UMKM tetapi tidak pada jumlah kantor cabang, sedangkan metode greenfield ditemukan memiliki pengaruh signifikan pada jumlah ATM tetapi tidak pada jumlah kantor cabang dan kredit UMKM.

ABSTRACT

This study aims to analyze the effect of the presence of foreign banks on bank accessibility illustrated through the number of ATMs and branch offices and the allocation of credit by banks for micro, small and medium enterprises in Indonesia. This study used 63 commercial banks in Indonesia as samples for 8 years from 2010 to 2017 and through panel data processing methods. The presence of foreign banks is illustrated by the percentage of foreign ownership in banks where foreign banks are then divided into two types based on their entry methods, acquisition and greenfield. The presence of foreign banks explained through the percentage of foreign ownership in banks was found to have no significant effect on the number of ATMs owned by banks, however, the effect was found to be significant and negative for the number of bank branches and credit allocation to MSMEs. The method of entry of foreign banks through the acquisition of domestic banks did not have a significant effect on the number of MSMEs and ATMs but not on the number of branch offices, while the greenfield method was found to have a significant influence on the number of ATMs but not on the number of MSME branch offices and loans.