

## Infrastruktur transportasi sebagai insentif bank membuka cabang: meningkatkan aksesibilitas jasa keuangan formal = Transportation infrastructure as an incentive for banks to open branches: improving accessibility to formal financial services

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### Abstrak

Pemerintah Indonesia telah mengimplementasikan kebijakan-kebijakan untuk mendorong inklusi keuangan melalui layanan yang dapat diakses secara daring. Namun delivery channel layanan keuangan masih didominasi oleh kantor cabang. Penelitian ini melihat dampak dari infrastruktur transportasi di Pulau Jawa terhadap probabilitas bank membuka cabang dari data PODES tahun 2011, 2014, dan 2018. Hasil estimasi menggunakan Staggerred DiD Regression menunjukkan bahwa infrastruktur transportasi di Pulau Jawa berkorelasi positif terhadap probabilitas bank membuka cabang di Pulau Jawa dalam kurun periode penelitian.

.....The Government of Indonesia has implemented policies to encourage financial inclusion through services that can be accessed online. However, financial service delivery channels are still dominated by branch offices. This study looks at the impact of transportation infrastructure in Java Island on the probability of banks opening branches using PODES data in 2011, 2014 and 2018. The estimation results using Staggerred DiD Regression show that transportation infrastructure in Java Island has a positive correlation to the probability of banks opening branches in Java Island in period of study.