

ICT dan inklusi keuangan: Implikasi terhadap pertumbuhan ekonomi = ICT and financial inclusion: Implication for economic growth.

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Abstrak

Studi sebelumnya yang menguji pengaruh variabel interaksi ICT dan inklusi keuangan terhadap pertumbuhan ekonomi menghasilkan kesimpulan yang ambigu dan beragam. Penelitian ini akan menyajikan bukti empiris dan menjawab ambiguitas studi sebelumnya terkait pengaruh ICT terhadap pertumbuhan ekonomi, inklusi keuangan terhadap pertumbuhan ekonomi, interaksi ICT dan inklusi keuangan terhadap pertumbuhan ekonomi, ICT terhadap inklusi keuangan, dan ICT terhadap gap inklusi keuangan pada negara berpendapatan tinggi dan negara berpendapatan rendah. Data yang digunakan merupakan data panel level negara yang diestimasi dengan dynamic panel model dan pendekatan ekonometri System GMM. Hasil estimasi menunjukkan semua variabel ICT berpengaruh signifikan terhadap pertumbuhan ekonomi. Variabel inklusi keuangan tidak berpengaruh terhadap pertumbuhan ekonomi, kecuali deposito yang berpengaruh signifikan dan positif terhadap pertumbuhan ekonomi pada kelompok negara berpendapatan rendah. Kemudian, variabel interaksi ICT dan inklusi keuangan berpengaruh signifikan dan positif terhadap pertumbuhan ekonomi untuk variabel inklusi keuangan tertentu. Selanjutnya, ICT terbukti sebagai determinan inklusi keuangan, dan dapat mengurangi gap inklusi keuangan tertentu. Terdapat perbedaan pengaruh antar kelompok negara berpendapatan tinggi dan berpendapatan rendah terkait interaksi ICT dan inklusi keuangan terhadap pertumbuhan ekonomi, ICT terhadap inklusi keuangan dan ICT terhadap gap inklusi keuangan. Berdasarkan hasil penelitian ini, pengambil kebijakan perlu memperhatikan pengembangan ICT yang terintegrasi dengan layanan keuangan perbankan dan disertai peningkatan kualitas pendidikan sebagai upaya peningkatan inklusi keuangan, mengurangi gap inklusi keuangan, dan mendorong pertumbuhan ekonomi lebih lanjut.

.....The previous studies that examine the impact of interaction variables of Information and Communication Technologies (ICT) and financial inclusion on economic growth resulted in some mixed conclusions and ambiguous. Therefore, this paper studies the impact of ICT on economic growth, financial inclusion on economic growth, and the interaction variable between ICT and financial inclusion on economic growth, and highlights the impact of ICT on financial inclusion and financial inclusion gap in high-income and low-income countries groups. The countries level data were used in this study and estimated using the dynamic panel data model and System Generalized Method of Moment (Sys GMM) estimator. The results suggest that ICT has a significant and positive influence on economic growth while only one variable of financial inclusion has a significant and positive influence on economic growth in low-income countries groups. Then, the interaction variable of ICT and financial inclusion has a substantial and positive impact on economic growth only in certain interaction variables. Moreover, there is some evidence that ICT has been experienced as an essential determinant of financial inclusion that positively influences financial inclusion and reduce some financial inclusion gaps. In addition, there are some differences between high-income and low-income countries groups regarding the impact of ICT and financial inclusion on economic growth, ICT on financial inclusion, and ICT on the financial inclusion gap. So, based on this study, the development of

integration of ICT and financial banking services should be taken into account by state policymakers, and the quality improvement on education that hopefully improve financial inclusion, reduce the gap of financial inclusion, and encourage further economic growth.