

Pengaruh Krisis Akibat Pandemi dan Status Kepemilikan Bank terhadap Pertumbuhan Kredit Perbankan di Indonesia Periode 2019-2020 = The Impact of Pandemic Crisis Year and Bank Ownership Status Towards Indonesia Credit Growth Over The Period of 2019-2020

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Abstrak

Penelitian ini bertujuan untuk menganalisis pengaruh krisis pandemi Covid-19 (The Great Lockdown) dan status kepemilikan bank terhadap pertumbuhan kreditnya. Kredit dalam penelitian ini dispesifikasi berdasarkan jenis tujuan penggunaannya, yang mencakup kredit modal kerja, kredit investasi, dan kredit konsumsi. Dengan menggunakan sampel 75 bank komersial di Indonesia periode 2019-2020, penelitian ini menggunakan metode regresi panel untuk menguji hipotesis. Penelitian ini menemukan bahwa terdapat penurunan pertumbuhan yang signifikan pada kredit total perbankan Indonesia saat periode pandemi Covid-19. Jika ditinjau lebih spesifik berdasarkan jenis kredit, kredit konsumsi didapati menurun signifikan selama pandemi, sedangkan kredit modal kerja dan kredit investasi pertumbuhannya menurun namun tidak signifikan. Penelitian ini juga menemukan bahwa terdapat perbedaan signifikan antara kepemilikan bank asing terhadap pertumbuhan kredit, spesifiknya pertumbuhan total kredit, pertumbuhan kredit modal kerja, dan pertumbuhan kredit konsumsi. Dalam hal ini, pertumbuhan kredit bank asing lebih rendah dibandingkan bank domestik untuk ketiga kategori kredit tersebut. Namun di sisi lain, penelitian ini tidak mendapati perbedaan yang signifikan antara bank asing dan bank domestik dalam hal pertumbuhan kredit investasi.

.....This study aims to analyze the effect of the Covid-19 pandemic crisis (The Great Lockdown) and bank ownership status on its credit growth. Credit in this study is specified based on the type of purpose for which it is used, which includes the working capital, investment, and consumption credit. Using a sample of 75 commercial banks in Indonesia for the period of 2019-2020, this study uses the panel regression method to test the hypothesis. This study finds that there is a significant decline of total credit growth during the Covid-19 pandemic period. More specifically, consumption credit growth declines significantly during pandemic, while working capital and investment credit growth also decline but insignificant. This study also finds that there is a significant difference between foreign bank ownership and credit growth, specifically for the total credit, working capital, and consumption credit growth. In this regard, foreign bank credit growth is lower than that of domestic banks for those three types of credit categories. However, on the other hand, this study doesn't find a significant difference between foreign and domestic banks as for the investment credit growth.