

# Determinan yang memengaruhi pertumbuhan kredit rumah hunian di Asia Tenggara periode 2016-2022: Studi kasus Indonesia, Thailand, Singapura, Malaysia, dan Filipina = Determinants Influencing Residential Housing Credit Growth in Southeast Asia Period 2016 - 2022: A Case Study of Indonesia, Thailand, Singapore, Malaysia, and the Philippines

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## Abstrak

Penelitian ini menyelidiki pengaruh pertumbuhan harga rumah, pertumbuhan PDB, pertumbuhan suku bunga kredit hunian, pertumbuhan suku bunga deposito, dan pertumbuhan proporsi pengangguran di negara-negara ASEAN pada periode 2016-2022 terhadap pertumbuhan kredit rumah. Data dianalisis menggunakan metode statistik dan model regresi. Hasil penelitian menunjukkan bahwa pertumbuhan harga rumah, pertumbuhan PDB, dan suku bunga deposito memiliki pengaruh positif signifikan terhadap pertumbuhan kredit rumah. Namun, pertumbuhan suku bunga kredit hunian dan pertumbuhan proporsi pengangguran memiliki pengaruh negatif signifikan terhadap pertumbuhan kredit rumah. Temuan ini memberikan wawasan penting bagi pihak berkepentingan di negara-negara ASEAN dalam merumuskan kebijakan ekonomi dan perumahan guna mendorong pertumbuhan sektor perumahan yang berkelanjutan.

.....This research investigates the impact of housing price growth, GDP growth, residential mortgage interest rate growth, deposit interest rate growth, and unemployment rate growth in ASEAN countries during the period of 2016-2022 on the growth of housing credit. The data is analyzed using statistical methods and regression models. The findings reveal that housing price growth, GDP growth, and deposit interest rate growth have a significant positive impact on housing credit growth. Conversely, residential mortgage interest rate growth and unemployment rate growth have a significant negative impact on housing credit growth. These results provide valuable insights for stakeholders in ASEAN countries to formulate economic and housing policies to encourage sustainable growth in the housing sector.