

Distribusi kredit berbagai jenis bank dan kaitannya dengan distribusi pendapatan secara spasial dan potensi pembangunan sektoral = Credit distribution by different types of banks in relation to the spatial income distribution and sectoral development potential / Rizal Himawan

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Abstrak

[ABSTRAK

Kami membandingkan distribusi kredit perbankan antara berbagai jenis bank di Indonesia pada seluruh provinsi dan seluruh sektor ekonomi. Kami menunjukkan bahwa bank bertindak berbeda-beda dalam mengeluarkan kredit untuk berbagai provinsi dan sektor ekonomi yang ada. Bank-bank tampaknya mengkhususkan diri mereka dalam beberapa jenis kredit (sektor) tertentu. Beberapa bank tampaknya juga lebih aktif di beberapa provinsi tertentu. Dengan demikian, tampaknya ada pola spasial penyaluran kredit oleh berbagai jenis bank di Indonesia. Kami membahas kemudian apa yang menentukan pola spasial dari penyaluran kredit oleh berbagai jenis bank di Indonesia tersebut dan apa implikasinya terhadap pembangunan daerah.

Kami menemukan dalam perbandingan intra dan antar provinsi bahwa provinsi-provinsi tampaknya tidak menerima proporsi yang sama atas total kredit perbankan dari kelompok bank tertentu. Cara bank menjalankan bisnis yang terkait dengan motif keuntungan mereka, strategi bisnis, keberadaan pelanggan potensial, dan persaingan menentukan provinsi mana yang menjadi fokus kegiatan kredit bank-bank tersebut dan dengan demikian menerima dukungan kredit yang lebih baik. Namun demikian, kelompok bank pemerintah dan bank pembangunan daerah terbukti, berdasarkan data, sebagai kontributor kredit utama untuk semua provinsi.

Sementara itu, walaupun perbandingan intra dan antar sektor menunjukkan bahwa kredit perbankan memiliki kecenderungan untuk didistribusikan ke sektorsektor yang tampaknya memiliki tingkat pendapatan per pekerja yang lebih tinggi, bank-bank ternyata memiliki preferensi mereka tersendiri terhadap sektor-sektor ekonomi yang mereka pilih sebagai target utama. Cara bisnis, persaingan, dan misi khusus yang dibawa oleh bank-bank tersebut tampaknya berperan dalam menentukan hal ini. Namun demikian, sektor yang mungkin menjadi sektorpotensial-penyedia-lapangan-pekerjaan (memiliki tingkat intensitas penggunaan tenaga kerja yang cukup tinggi dan memiliki tingkat potensi pendidikan pekerja yang juga cukup memadai untuk menjamin efek daya saing dan penciptaan lapangan kerja) tampaknya tidak menerima jumlah dukungan kredit yang cukup. Kemudian kami membahas bahwa sebagai akibat dari pola spasial penyaluran kredit oleh berbagai jenis bank, pemerataan industrialisasi dapat

terhambat karena dukungan keuangan yang tidak merata antar wilayah. Konsentrasi kredit ke sektor-sektor tertentu juga dapat menghambat pembangunan sektor lain yang mungkin mungkin memiliki efek yang lebih langsung terhadap pembangunan daerah seperti sektor-potensial-penyedia-lapangan-pekerjaan. Terakhir, kami telah menyimpulkan bahwa kelompok bank pemerintah dan bank pembangunan daerah serta juga kelompok BPR adalah kelompok bank yang penting bagi proses pembangunan. Kegiatan kredit mereka cenderung lebih konsisten dengan pengurangan kemiskinan. Namun, kami mengakui juga bahwa dukungan kredit perbankan, walaupun penting, bukan merupakan hal satu-satunya yang diperlukan. Dukungan dalam bentuk lain seperti halnya dukungan pendidikan bagi pekerja, pemerataan sektor-sektor yang potensial berkembang, dan insentif lainnya untuk sektor-sektor ekonomi memiliki tingkat kepentingan yang sama.

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ABSTRACT

We compare distribution of banking credit in Indonesia among types of banks across provinces and across economic sectors. We show that banks act differently in issuing credit to different provinces and to different sectors. Banks seem to be specialized in different types of credit (sectors). Also, different banks seem to be more active in different provinces. Thus, there seems to be spatial patterns of credit distribution by different types of banks in Indonesia. We discuss, then, what determines this spatial pattern of credit distribution by different types of banks in Indonesia and what implication it has on regional development.

We found in intra and inter provinces comparison that provinces do not seem to receive the same proportion of total banking credit from a particular group of bank. Business way in term of profit motive, business strategies, existence of potential customers, and competition determine which provinces become focus of bank's credit activities and thus receive better credit support. However, group of state owned and regional bank is found as main credit contributor for all provinces.

Meanwhile our intra and inter sector comparison shows that although banking credit has tendency to be distributed toward sectors which are more likely to have high per worker income, banks have also their own preference in sectors they choose as main target. Business way, competition, and specific mission carried by banks seem to determine this. However, sectors that might become employment-potential sectors (have sufficient level of labor intensity and potential level of worker education to guarantee their competitiveness and job creation effect) seem not to receive sufficient amount of credit support.

We discuss then, that, as a result of spatial patterns of credit distribution by different types of banks, equal distribution of industrialization may be hampered due unequal financial support. Credit concentration to specific sectors may also prohibit development of other sectors that may probably have more direct effect

on regional development such as employment-potential sectors.

Lastly, we have concluded that state owned and regional bank group and also rural bank group are groups of bank which are important for development process. Their credit activities are more likely consistent with poverty reduction. However, we acknowledge also that banking credit support, though necessary may not sufficient. Other supports in term of education support for worker, distribution of growing potential sectors, and other incentives for economic sectors have also the same level of importance. We compare distribution of banking credit in Indonesia among types of banks across provinces and across economic sectors. We show that banks act differently in issuing credit to different provinces and to different sectors. Banks seem to be specialized in different types of credit (sectors). Also, different banks seem to be more active in different provinces. Thus, there seems to be spatial patterns of credit distribution by different types of banks in Indonesia. We discuss, then, what determines this spatial pattern of credit distribution by different types of banks in Indonesia and what implication it has on regional development.

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