

## Dampak kebijakan transparansi informasi suku bunga dasar kredit terhadap penyaluran kredit mikro di Indonesia = The impact of prime lending rate information transparency policy on distribution of microcredit in Indonesia

Nasori, author

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### Abstrak

Di Indonesia, usaha mikro, kecil, dan menengah UMKM memiliki peran sangat penting dan strategis dalam perekonomian. Ini ditunjukkan dengan kontribusi sektor usaha tersebut terhadap produk domestik bruto PDB yang hampir mencapai 60 dan penyerapan tenaga kerja di atas 95 . Kendati demikian, akses pelaku UMKM terhadap pendanaan bank masih sangat terbatas. Dari total kredit yang dikucurkan oleh bank umum di Tanah Air hingga Mei 2013, hanya 19,47 yang disalurkan untuk sektor UMKM. Dari jumlah tersebut, yang dikucurkan untuk usaha mikro tercatat hanya 3,68 dari total kredit. Sementara itu, bagi pelaku UMKM yang mendapatkan akses pun harus membayar suku bunga pada level yang jauh lebih tinggi. Selain inefisiensi di industri perbankan nasional, ditengarai hal itu terjadi karena adanya masalah asymmetric information. Merespons kondisi ini, Bank Indonesia BI kemudian mewajibkan bank untuk mempublikasikan suku bunga dasar kredit SBDK mikro mereka sebagai upaya memitigasi masalah asymmetric information itu. Berikutnya, suku bunga diharapkan turun dan akses pelaku UMKM terhadap kredit semakin terbuka. Dengan menggunakan regresi linier berganda dengan metode OLS ordinary least square , penelitian ini bertujuan mengkaji efektivitas kebijakan SBDK itu dengan melihat pengaruhnya terhadap outstanding penyaluran kredit mikro bank umum. Hasil Uji-t menunjukkan adanya pengaruh yang signifikan kebijakan pengumuman SBDK terhadap kenaikan outstanding penyaluran kredit mikro bank umum. Di samping itu, terdapat variabel lain yang berpengaruh signifikan terhadap kenaikan outstanding penyaluran kredit mikro bank umum, yakni rata-rata suku bunga kredit mikro, CAR, NPL kredit mikro, inflasi, dan indeks produksi manufaktur IPM.

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Micro, small and medium sized enterprises SMEs has very important and strategis role in economy of Indonesia. Those are shown by business sector 39 s contribution of gross domestic product GDP is nearly 60 and employment above 95 . Nevertheless, SMEs access especially to micro enterprises to bank financing is still very limited. Total loans disbursed by commercial banks in the country, until May 2013, only 19.47 that channeled to the SMEs sector. Of these, recorded that the disbursed of micro enterprises only 3.68 of total loans. Not only that, to gain access for the perpetrators of SMEs, they must pay interest rates at a level that is much higher. In addition to inefficiencies in the national banking industry, it is suspected that occurs because of the asymmetric information problem. Respond to these conditions, Bank Indonesia BI then require banks to publish their prime lending rate SBDK of micro loan as an effort to mitigate the asymmetric information problem. Next, interest rates are expected to go down and SMEs access to credit become more open. By using multiple linear regression with OLS ordinary least square , this study aims to assess the effectiveness of measures the prime lending rate by looking at its effect on micro outstanding loan portfolio of commercial banks. The test result indicate a significant effect on prime lending rate policy announcement for the increasing in micro loans outstanding of commercial banks. In addition,

there are other variables that significantly influence the increasing in outstanding microcredit of commercial banks, i.e. average interest rates on microcredit, CAR, NPL of microcredit, inflation, and the manufacturing production index HDI.