

Analisis faktor spesifik dan kompetisi bank terhadap perbedaan kinerja antara kredit umum dan kredit usaha rakyat = Analysis of specific factors and bank competition towards performance differences between public credit and kredit usaha rakyat (KUR)

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Abstrak

Penelitian ini dilatarbelakangi oleh kebijakan penyaluran Kredit Usaha Rakyat KUR yang diterapkan pemerintah dalam menggerakkan sektor UMKM dengan pola penjaminan kredit. Kinerja kualitas kredit KUR yang terlihat dari rasio Non Performing Loans NPL memiliki tren memburuk, bertolak belakang dengan kinerja industri perbankan yang cenderung stabil sehingga menimbulkan perbedaan kinerja antara kredit umum dan KUR pada bank penyalur KUR. Penelitian ini bertujuan untuk menganalisis pengaruh faktor spesifik bank, kompetisi dan besaran kuota plafond terhadap perbedaan kinerja yang terjadi. Penelitian menggunakan data panel dengan objek penelitian sembilan bank penyalur KUR pada periode Juni 2012 hingga Desember 2014. Hasil penelitian ini adalah faktor spesifik bank yang terdiri dari Total Aset, Rasio Pinjaman terhadap Simpanan LDR berpengaruh positif signifikan sedangkan Rasio Kecukupan Modal CAR berpengaruh negatif signifikan, serta market share pada kredit umum dan besaran plafond KUR memiliki pengaruh negatif signifikan terhadap perbedaan kinerja antara kredit umum dan KUR. Perbedaan kinerja antara kredit umum dan KUR yang dipengaruhi oleh faktor spesifik bank, market share dan besaran plafond dapat dijadikan landasan pemerintah dalam pemilihan bank penyalur KUR yang berdasarkan pada standar dan kriteria tertentu sehingga kinerja KUR dapat lebih optimal.

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This research is motivated by policy of Kredit Usaha Rakyat KUR that implemented by the government in moving the SME sector with credit guarantee scheme. Quality credit performance of KUR could be seen from the ratio of Non Performing Loans NPL that have a deteriorating trend, but in contrast to the performance of the banking industry are likely to be stable that causing the difference in performance between public credit and KUR on Bank that distribute KUR. This study aimed to analyze the effect of bank specific factors that consists of Total Assets, Loan to Deposit Ratio LDR dan Capital Adequacy Ratio CAR , competition and the amount of quota ceiling of the performance difference occurs. The research used data objects of research panel with nine banks channelling KUR in the period June 2012 to December 2014. Results of this study are bank specific factors that consist of Total Assets and LDR has positive significant effect on the performance difference NPL between public credit and KUR where bank with total assets and LDR is higher that tend to have performance differences NPL be larger, while CAR has negative significant where the greater CAR have effect the difference in performance NPL will be smaller. General credit market share, the amount of the loan plafond quota and bank that have focus on distributed credit to SME sectors has a negative significant influence on the performance difference, that means bank with a market share of public credit and quota KUR is large, as well as focus on the credit to the SME sector tends to have a small performance differences NPL. The performance difference between public credit and KUR influenced by bank specific factors like CAR, general credit market share, the amount of the plafond may be invoked by the government in the selection of the participating banks KUR based on certain criteria and standards so

that performance of KUR can be optimized.