

Analisis Pengaruh Faktor Spesifik Bank dan Makroekonomi Terhadap Kualitas Kredit UMKM di Indonesia: Studi Empirik Perbankan Syariah dan Perbankan Konvensional = The Impact of Bank-Specific Factors and Macroeconomics on the Quality of MSME Loans in Indonesia: An Empirical Study of Islamic Banking and Conventional Banking

Kahfi Riza, author

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Abstrak

Penelitian ini bertujuan untuk menganalisis pengaruh faktor spesifik bank dan makroekonomi terhadap kualitas kredit Usaha Mikro, Kecil dan Menengah (UMKM) di Indonesia, baik pada perbankan syariah maupun perbankan konvensional. Faktor spesifik yang digunakan di studi ini adalah Non-Performing Financing (NPF), Non-Performing Loan (NPL), Financing to Deposit Ratio (FDR), Loan to Deposit Ratio (LDR), dan proporsi kredit UMKM. Sedangkan faktor ekonomi makro yang digunakan adalah BI 7 Days Reverse Repo Rate, inflasi, nilai tukar Rupiah, dan Indeks Produksi Industri. Penelitian ini menyimpulkan bahwa kredit UMKM bank Syariah dan bank konvensional memiliki respon yang berbeda terhadap perubahan faktor spesifik bank dan makroekonomi. Pada model Bank Syariah, nilai tukar Rupiah mempunyai pengaruh yang besar terhadap NPF UMKM. Sedangkan pada model Bank Konvensional, variable yang memiliki pengaruh paling besar terhadap NPL UMKM adalah proporsi pembiayaan UMKM. Hasil analisis Impulse Response Function (IRF) menunjukkan bahwa hampir seluruh variabel memiliki pola hubungan negatif terhadap NPF UMKM di Bank Syariah, kecuali variabel FDR dan suku bunga. Sedangkan di Bank Konvensional, variabel yang memiliki pola hubungan positif terhadap NPL UMKM adalah inflasi dan IPI. Selain itu penelitian ini juga menunjukkan bahwa tingkat NPL UMKM di Bank Konvensional lebih cepat stabil dibandingkan NPF UMKM Bank Syariah atas guncangan yang terjadi baik dari faktor spesifik bank maupun makroekonomi.

.....This study aims to analyze the effect of bank-specific and macroeconomic factors on the credit quality of Micro, Small and Medium Enterprises (MSMEs) in Indonesia, both in Islamic banking and conventional banking. Specific factors used in this study are NPF (Non Performing Financing), NPL (Non Performing Loan), FDR (Financing to Deposit Ratio), LDR (Loan to Deposit Ratio) Non-Performing Financing (NPF), Non-Performing Loan (NPL), Financing to Deposit Ratio (FDR), Loan to Deposit Ratio (LDR), and the proportion of MSME loans. While the macroeconomic factors used are the BI 7 Days Reverse Repo Rate, inflation, the Rupiah exchange rate, and the Industrial Production Index. This study concludes that MSME loans from Islamic banks and conventional banks have different responses to shocks to bank-specific and macroeconomic factors. In the Islamic Bank model, the Rupiah exchange rate has a great influence on the NPF of MSMEs. While in the Conventional Bank model, the variable that has the greatest influence on the NPL of MSMEs is the proportion of MSME financing. The results of the Impulse Response Function (IRF) analysis show that almost all variables have a negative relationship pattern to the NPF of MSMEs in Islamic Banks, except for the FDR variable and interest rates. While in conventional banks, the variables that have a positive relationship pattern to the NPL of MSMEs are inflation and IPI. In addition, this study also shows that the NPL level of MSMEs in conventional banks is more stable than the NPF of MSMEs in Islamic banks due to shocks that occur both from bank-specific and macroeconomic factors.