



INTISARI

Pandemi Covid-19 mendorong percepatan digitalisasi pada segala bidang, termasuk bidang per-bankan. Pemerintah berkomitmen mendorong peningkatan inklusi keuangan melalui digitalisasi perbankan. Ada perdebatan mengenai dampak digitalisasi terhadap inklusi keuangan. Penelitian terdahulu mengenai inklusi keuangan di Indonesia sudah ada, tetapi baru dari sisi makro. Hal tersebut memotivasi penulis untuk meneliti lebih lanjut dampak digitalisasi terhadap inklusi keuangan di Indonesia dari sisi mikro (rumah tangga). Penelitian ini bertujuan untuk mengidentifikasi karakteristik rumah tangga berdasarkan inklusi keuangan di Indonesia. Selain itu, penelitian ini juga menganalisis dampak digitalisasi terhadap inklusi keuangan sebelum dan selama pandemi Covid-19. Data yang digunakan adalah Susenas 2019-2021 dan Pendataan Podes 2019-2020 lalu dianalisis dengan *Binomial Logit Model-Fixed Effect* dan *Ordered Logit Model-Fixed Effect*. Penelitian ini menghasilkan fakta bahwa rumah tangga yang memiliki rekening mayoritas KRT-nya laki-laki, tinggal di perkotaan, menikah, bekerja, lulusan SMA ke atas, dan berusia 30-59 tahun. Sementara itu rumah tangga yang mengakses kredit formal, mayoritas tinggal di perdesaan dan lulusan SMP ke bawah. Penelitian ini membuktikan bahwa ada beda signifikan antara rumah tangga pengguna internet dan telepon seluler dibandingkan dengan rumah tangga yang tidak menggunakan dalam hal probabilitas kepemilikan rekening dan akses kredit. Penggunaan *e-banking* terbukti tidak selalu berdampak signifikan terhadap probabilitas inklusi keuangan karena persentase penggunaannya sangat rendah.

Kata Kunci: inklusi, keuangan, digitalisasi, internet, pandemi



ABSTRACT

The Covid-19 pandemic has pushed for the acceleration of digitalization in all fields, including the banking sector. The government is committed to encouraging increased financial inclusion through banking digitization. There is debate about the impact of digitization on financial inclusion. Previous research on financial inclusion in Indonesia already exists, but only from a macro perspective. This motivates the author to further examine the impact of digitalization on financial inclusion in Indonesia from the micro (household) side. This study aims to identify household characteristics based on financial inclusion in Indonesia. In addition, this study also analyzes the impact of digitalization on financial inclusion before and during the Covid-19 pandemic. The data used are the 2019-2021 Susenas and the 2019-2020 Podes Data Collection and then analyzed with the Binomial Logit Model-Fixed Effect and Ordered Logit Model-Fixed Effect. This study resulted in the fact that the majority of households with household head accounts were male, lived in urban areas, married, worked, graduated from high school and above, and were aged 30-59 years. Meanwhile, the majority of households that access formal credit live in rural areas and have junior high school graduates and below. This study proves that there is a significant difference between internet and cellular phone users compared to non-using households in terms of probability of account ownership and access to credit. The use of e-banking is proven not to always have a significant impact on the probability of financial inclusion because the percentage of users is very low.

Keywords: inclusion, finance, digitalization, internet, pandemic