

INTISARI

Kondisi bahwa saat ini *fintech lending* telah hadir sebagai pemain baru di industri keuangan, khususnya pembiayaan, dapat menjadi ancaman bagi perbankan umum karena segmen kredit yang dilayani oleh *fintech lending* yaitu konsumtif dan UMKM merupakan bagian dari portfolio kredit institusi *incumbent*. Tujuan penelitian ini adalah untuk mengetahui apakah kehadiran *fintech lending* merupakan ancaman bagi perbankan umum, atau bisa jadi kolaborasi yang sudah terjalin saat ini antara *fintech lending* dan perbankan merupakan kolaborasi yang menguntungkan kedua belah pihak.

Data yang digunakan pada penelitian ini adalah data bulanan bank umum yang terdiri dari *outstanding* kredit UMKM, *outstanding* kredit konsumsi, total *outstanding* kredit UMKM & kredit konsumsi, NPL, CAR. Data *fintech lending* yang digunakan adalah data bulanan *outstanding* kredit *fintech lending*. Variabel lain yang digunakan adalah suku bunga BI7DRR.

Dengan menggunakan uji korelasi, regresi linear berganda, dan *granger causality test* didapatkan hasil pasar kredit UMKM masih sangat terbuka lebar, dimana pertumbuhan kredit dari bank umum dan *fintech lending* yang sangat *massive* tidak saling memengaruhi karena masing-masing melayani golongan nasabah yang berbeda. Bank umum melayani *bankable*, sedangkan *fintech lending* melayani *unbankable*, *unbanked*, dan *underbanked*. Untuk kredit konsumtif, didapatkan hasil bahwa kolaborasi *fintech lending* dan bank umum telah memberikan pengaruh positif dan signifikan bagi *outstanding* kredit konsumtif bank umum. Sementara itu tidak terdapat hubungan kausalitas dan signifikan antara *outstanding fintech lending* dengan total *outstanding* kredit UMKM dan kredit konsumtif secara agregat.

Kata kunci: fintech lending, kredit UMKM, kredit konsumtif, regresi linear, korelasi, granger causality, bankable, unbankable, unbanked, underbanked.

ABSTRACT

Fintech lending has emerged as a new player in the financial industry, especially in financing field, which can be a threat to general banking because the credit segment served by fintech lending, namely consumptive and MSME, is part of the credit portfolio of incumbent institutions. The purpose of this research is to find out whether the presence of fintech lending is a threat to general banking, or could it be that the existing collaboration between fintech lending and banking is a collaboration that benefits both parties.

Data used in this study is commercial bank monthly data consisting of outstanding MSME loans, outstanding consumer loans, total outstanding MSME loans & consumer loans, NPL, CAR. The fintech lending data used is monthly outstanding fintech lending data. Another variable used is the BI7DRR interest rate.

Using the correlation test, multiple linear regression, and the granger causality test, the results show that the MSME credit market is still very wide open, where the massive credit growth from commercial banks and fintech lending does not affect each other because each serves different customer groups. Commercial banks serve bankables, while fintech lending serves unbanked, un-banked and underbanked. For consumer credit, the results show that the collaboration of fintech lending and commercial banks has had a positive and significant impact on the outstanding consumer credit of commercial banks. Meanwhile, there is no causal and significant relationship between outstanding fintech lending and total outstanding MSME credit and consumer credit in aggregate.

Keywords: fintech lending, MSME credit, consumer credit, linear regression, correlation, granger causality, bankable, unbankable, unbanked, underbanked.