

Pemodelan Data Covid-19: Nasional dan KalBar

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Statistics R&D

Biro Penelitian, Pelatihan dan Konsultasi Statistika



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11 Juni 2020

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Outline



- Bagian 1: Pemodelan angka Reproduksi : Kasus Kalimantan Barat
- Bagian 2: Kajian Prediksi Puncak dan Akhir Pandemi
- Bagian 3: Pengantar: Dampak Covid-19 terhadap Ekonomi dan Dunia Perbankan

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BAGIAN III PENGANTAR: DAMPAK COVID-19 TERHADAP EKONOMI DAN DUNIA PERBANKAN

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ADB Report



- <https://www.adb.org/publications/economic-impact-covid19-developing-asia>

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Impact to Banking Industry



- [https://www.researchgate.net/post/What is the impact of COVID-19 on banking industry](https://www.researchgate.net/post/What_is_the_impact_of_COVID-19_on_banking_industry)



Chung Tin Fah added an answer

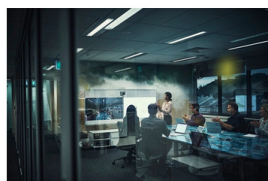
April 28

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Summarize: PWC Insight



Operational impact:

Like all institutions, banks should prepare emergency/crisis management action plans, carry them out and ensure that employees continue working safely and that the technical infrastructure supports this. They should regularly communicate with all internal and external shareholders. The management of all actions should be coordinated by a crisis management team led by the CEO and which includes expert managers from various functions.





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Funding structure and cost:

With the impact of the crisis on and foreign economies, the perception of risk of individual/corporate customers and financial institutions, as well as their investment preferences, will change funding structures and cost. There are actions that banks should take to better manage their balances at this time.

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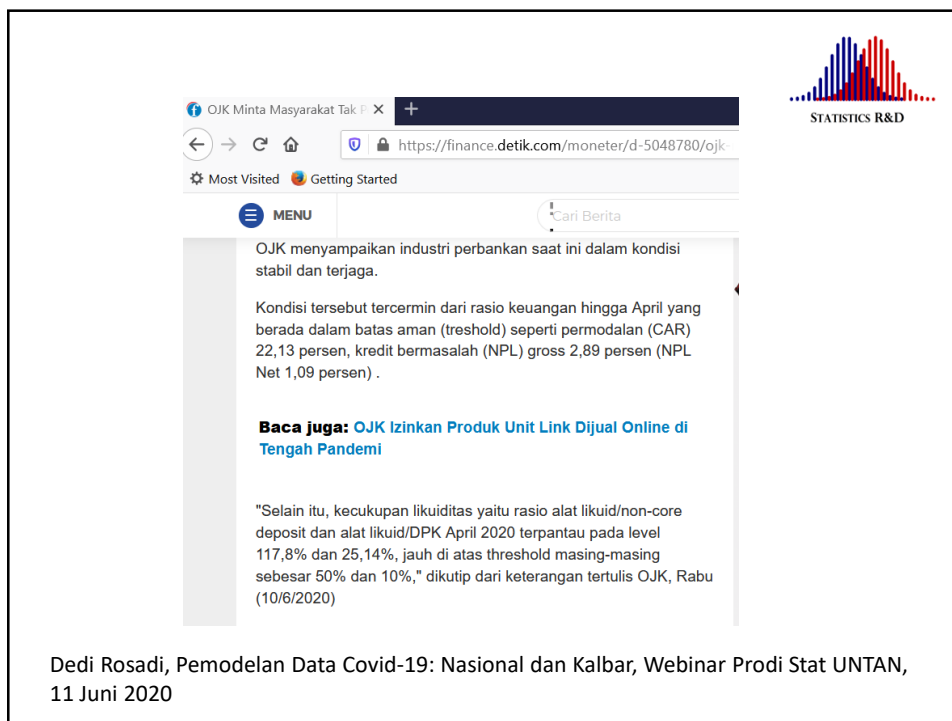
Kondisi Nasional di Juni 2020



The screenshot shows a news article from detikFinance dated Wednesday, June 10, 2020, at 22:24 WIB. The article title is "OJK Minta Masyarakat Tak Perlu Khawatir Kondisi Perbankan" (OJK asks citizens not to worry about banking conditions). The author is Ardan Adhi Chandra from detikFinance. The article is part of a series on the national condition in June 2020.

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OJK menyampaikan industri perbankan saat ini dalam kondisi stabil dan terjaga.

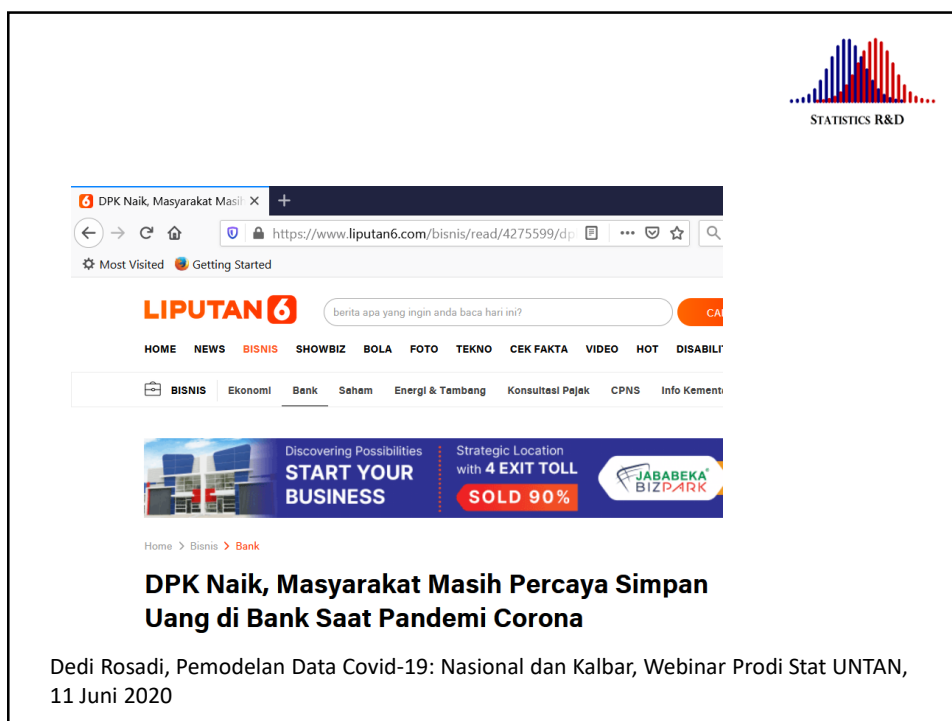
Kondisi tersebut tercermin dari rasio keuangan hingga April yang berada dalam batas aman (threshold) seperti permodalan (CAR) 22,13 persen, kredit bermasalah (NPL) gross 2,89 persen (NPL Net 1,09 persen) .

Baca juga: OJK Izinkan Produk Unit Link Dijual Online di Tengah Pandemi

"Selain itu, kecukupan likuiditas yaitu rasio alat likuid/non-core deposit dan alat likuid/DPK April 2020 terpantau pada level 117,8% dan 25,14%, jauh di atas threshold masing-masing sebesar 50% dan 10%," dikutip dari keterangan tertulis OJK, Rabu (10/6/2020)

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DPK Naik, Masyarakat Masih Percaya Simpan Uang di Bank Saat Pandemi Corona

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[Liputan6.com, Jakarta](#) - Ketua Dewan Komisioner Lembaga Penjamin Simpanan (LPS) Halim Alamsyah mengatakan masyarakat masih mempercayai perbankan sebagai tempat yang aman menyimpan uang di tengah pandemi Covid-19. Berdasarkan pemantauan data simpanan dana di bank, jumlah dana pihak ketiga (DPK) masih mengalami peningkatan hingga bulan April 2020.

"Secara keseluruhan DPK data resmi sampai April pertumbuhan DPK masih naik," kata Halim dalam Webinar bertajuk 'New Normal dan Mitigasi Bisnis Perbankan Saat Wabah Covid-19' di akun YouTube LPS_IDIC Official, Jakarta, (10/6).

BACA JUGA:

Pelindo 3 dan HIPMI Teken MOU Kerja Sama Proyek Strategis Ball Meritime Tourism Hub

Halim menambahkan memang tidak semua segmentasi sumber DPK mengalami kenaikan. Sebab sebelum terjadi pandemi, ada beberapa bank yang perlu meningkatkan kinerjanya.

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Halim menambahkan memang tidak semua segmentasi sumber DPK mengalami kenaikan. Sebab sebelum terjadi pandemi, ada beberapa bank yang perlu meningkatkan kinerjanya.

Namun, pada bulan Mei DPK perbankan secara keseluruhan tumbuh melambat komposisinya. Saat ini masyarakat juga menjadi lebih konservatif.

"Sampai bulan Mei secara total masih naik tapi tumbuhnya memang melambat," kata Halim.

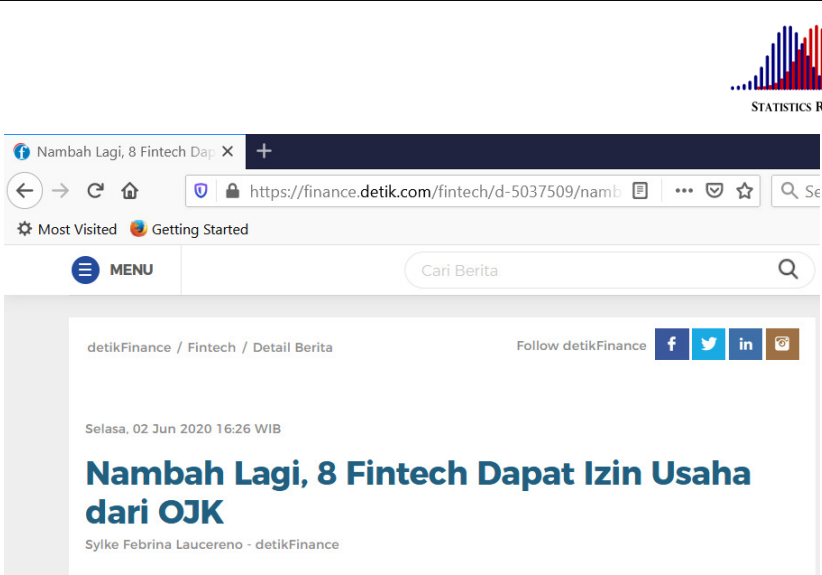
Di masa pandemi ini juga kata Halim penggunaan uang kartal sedikit. Dalam waktu bersamaan tingkat konsumsi masyarakat juga berkurang.

Meski begitu mereka tetap menyimpan uangnya di bank. Hal ini menunjukkan masyarakat masih percaya kepada lembaga perbankan sebagai teman paling aman menyimpan uang.

"Itu tanda bahwa perbankan masih dianggap lembaga yang aman, apalagi uangnya dijamin oleh LPS," ungkap Halim.

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Nambah Lagi, 8 Fintech Dapat Izin Usaha dari OJK

Sylke Febrina Laucereno - detikFinance

Selasa, 02 Jun 2020 16:26 WIB

detikFinance / Fintech / Detail Berita

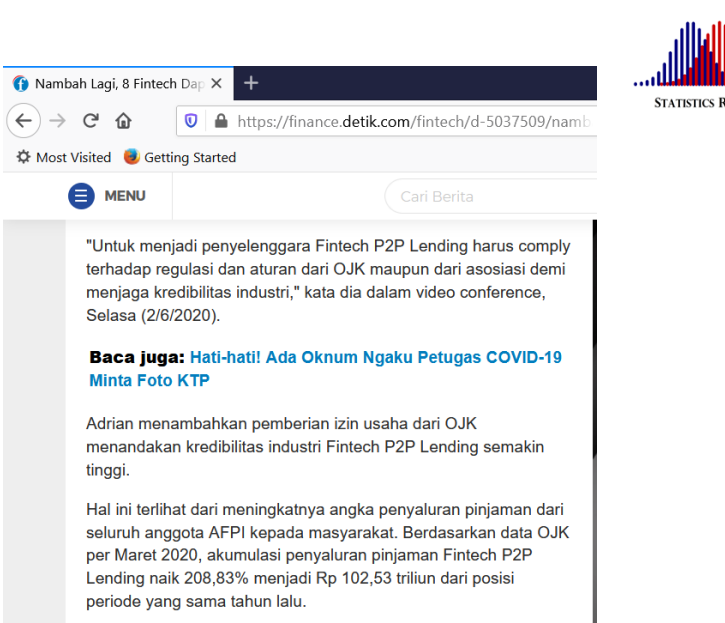
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"Untuk menjadi penyelenggara Fintech P2P Lending harus comply terhadap regulasi dan aturan dari OJK maupun dari asosiasi demi menjaga kredibilitas industri," kata dia dalam video conference, Selasa (2/6/2020).

Baca juga: Hati-hati! Ada Oknum Ngaku Petugas COVID-19 Minta Foto KTP

Adrian menambahkan pemberian izin usaha dari OJK menandakan kredibilitas industri Fintech P2P Lending semakin tinggi.

Hal ini terlihat dari meningkatnya angka penyaluran pinjaman dari seluruh anggota AFPI kepada masyarakat. Berdasarkan data OJK per Maret 2020, akumulasi penyaluran pinjaman Fintech P2P Lending naik 208,83% menjadi Rp 102,53 triliun dari posisi periode yang sama tahun lalu.

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Kajian Kalbar Awal Based on Data

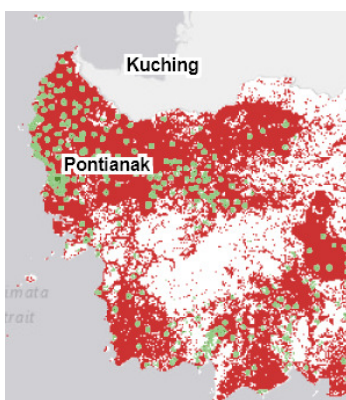


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Kuning=Rural frontier: Very sparsely populated, very remote, and no established commercial activity

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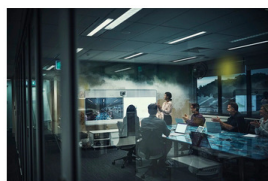
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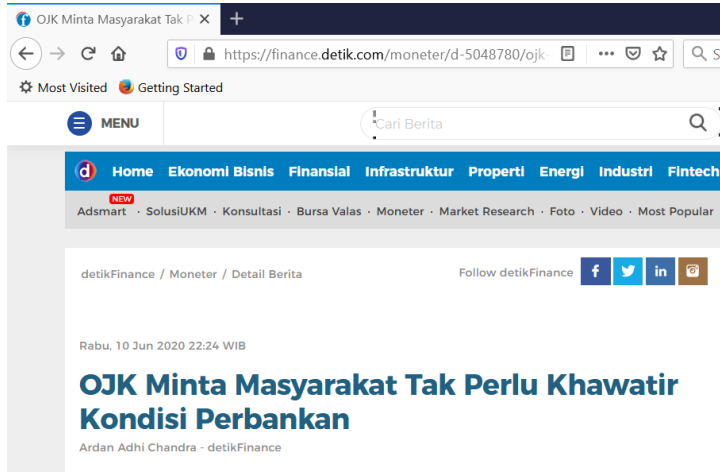
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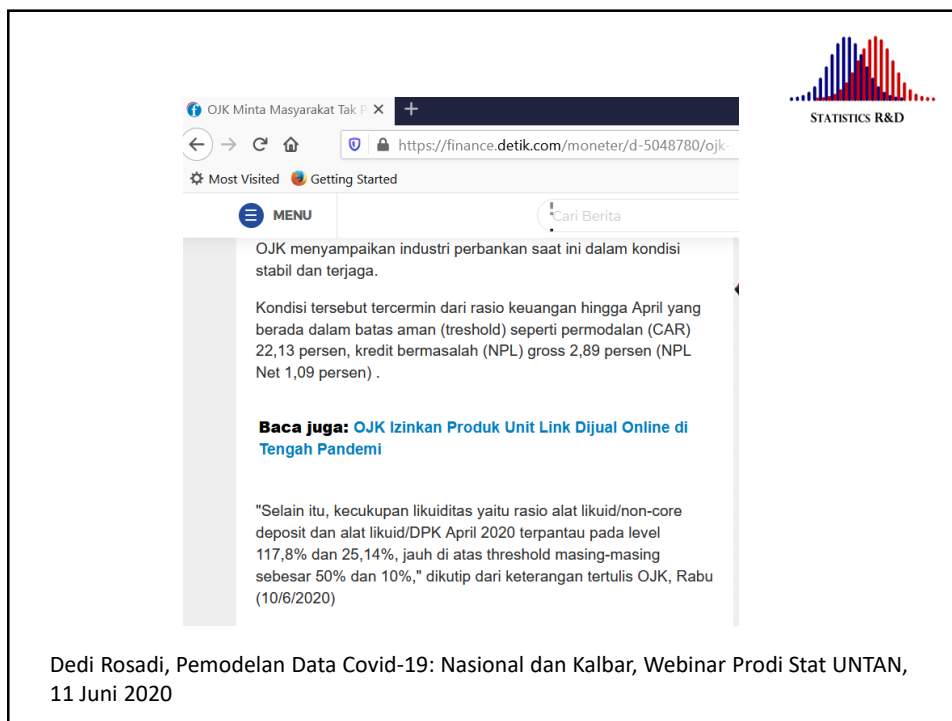
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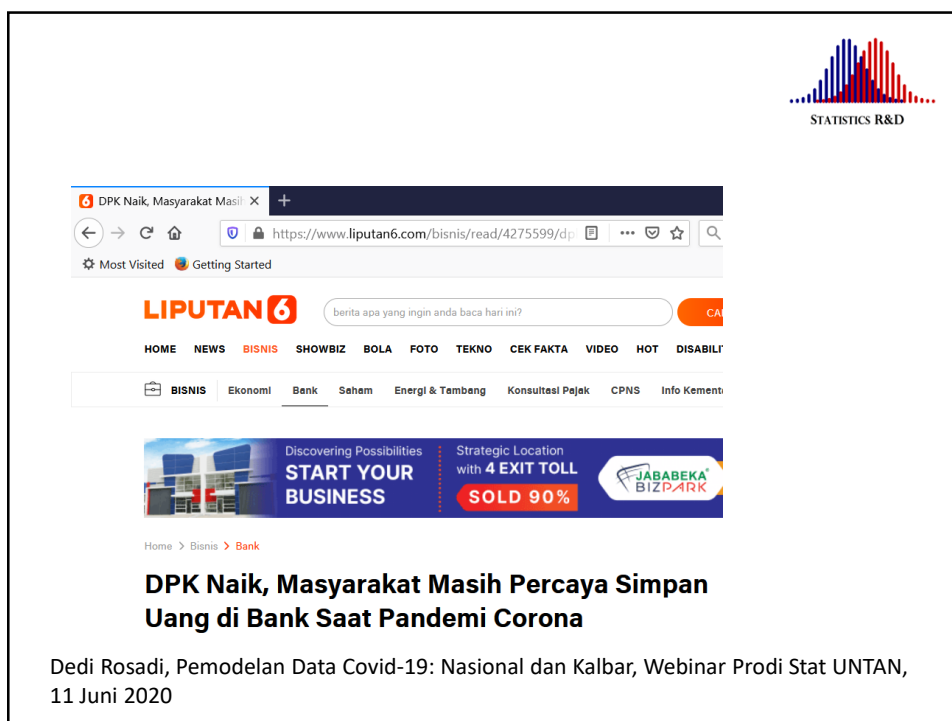
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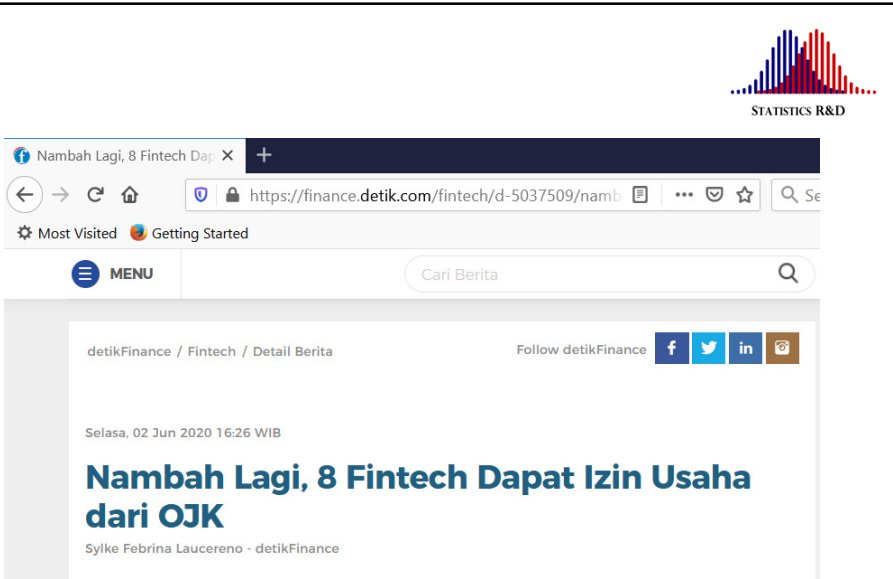
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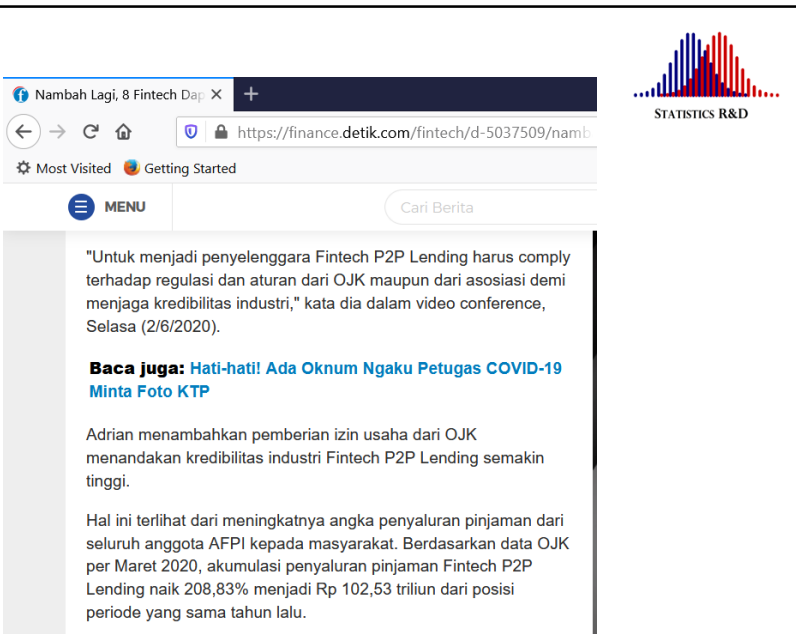
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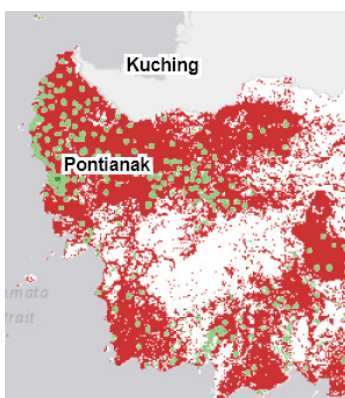


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