ANALISIS FAKTOR RISIKO KREDIT PADA BANK KONVENSIONAL DI INDONESIA

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HAK CIPTA

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Disusun oleh:
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Sebuah tesis yang diajukan untuk memenuhi salah satu syarat memperoleh gelar Magister Manajemen (M. M.) pada Sekolah Pascasarjana Universitas Pendidikan Indonesia

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PERNYATAAN KEASLIAN TESIS

Dengan ini saya menyatakan bahwa tesis yang berjudul **ANALISIS FAKTOR RISIKO KREDIT PADA BANK KONVENSIONAL DI INDONESIA** ini beserta seluruh isinya adalah benar-benar karya saya sendiri. Saya tidak melakukan penjiplakan atau pengutipan dengan cara-cara yang tidak sesuai dengan etika ilmu yang berlaku dalam masyarakat keilmuan. Atas pernyataan ini, saya siap menanggung resiko/sanksi apabila dikemudian hari ditemukan adanya pelanggaran etika keilmuan atau ada klaim dari pihak lain terhadap keaslian karya saya ini.

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ABSTRAK

ANALISIS FAKTOR RISIKO KREDIT PADA BANK KONVENSIONAL DI INDONESIA

Rengga Madya Pranata

Pembimbing: Prof. Dr. H. Nugraha, S.E., M.Si., Akt. CA. CPA.

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Risiko kredit merupakan tingkat gagal bayar yang dimiliki oleh perbankan dari hasil penyaluran kreditnya terhadap pihak debitur. Penelitian ini bermaksud untuk mengetahui pengaruh ukuran perusahaan, pertumbuhan kredit, dan pengangguran terhdap risiko kredit, serta untuk melihat juga implikasi dari risiko kredit terhadap stabalitas bank. Metode penelitian yang digunakan adalah metode deskriptif dan verifikatif. Subjek pada penelitian ini adalah bank konvensional di Indonesia periode tahun 2009-2019 dengan total 85 bank dan 913 data observasi. Analisis statistik yang digunakan dalam penelitian ini adalah regresi data panel. Hasil penelitian menyatakan bahwa ukuran perusahaan tidak berpengaruh terhadap risiko kredit, pertumbuhan kredit berpengaruh terhadap risiko kredit, pengangguran tidak berpengaruh terhadap risiko kredit, dan model penelitian pengaruh ukuran perusahaan, pertumbuhan kredit, dan pengangguran terhadap risiko kredit dapat digunakan untuk menjelaskan atau memprediksi risiko kredit. Model penelitian pengaruh risiko kredit terhadap stabilitas bank yang dikontrol oleh EQTA dan likuiditas dapat digunakan untuk menjelaskan atau memprediksi stabilitas bank. Perhatian terkait variabel yang mempengaruhi hubungan ukuran perusahaan, pertumbuhan kredit, dan pengangguran terhadap risiko kredit dan impkiasi risiko kredit terhadap stabilitas bank merupakan hal yang penting. Variabel variabel tersebut dapat menjadi acuan dalam memitigasi risiko kredit, serta untuk menjaga stabilitas perbankan di Indonesia dari risiko kreditnya, yang dapat mengurangi permasalahan kesulitan keuangan perbankan.

Kata kunci: Risiko Kredit, Ukuran Perusahaan, Pertumbuhan Kredit, Pengangguran, Stabilitas Bank.

ABSTRACT

CREDIT RISK FACTOR ANALYSIS IN CONVENTIONAL BANKS IN INDONESIA

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Credit risk is the level of default owned by banks from the results of lending to the debtor. This study aims to determine the effect of firm size, credit growth, and unemployment on credit risk, as well as to see the implications of credit risk on bank stability. The research method used is descriptive and verification methods. The subjects in this study were conventional banks in Indonesia for the period 2009-2019 with a total of 85 banks and 913 observational data. Statistical analysis used in this study is panel data regression. The results of the study state that firm size has no effect on credit risk, credit growth has no effect on credit risk, unemployment has no effect on credit risk, and the research model on the effect of firm size, credit growth, and unemployment on credit risk can be used to explain or predict credit risk. The research model on the effect of credit risk on bank stability controlled by EQTA and liquidity can be used to explain or predict bank stability. It is important to pay attention to the variables that affect the relationship between firm size, credit growth, and unemployment on credit risk and the implications of credit risk on bank stability. These variables can be used as a reference in mitigating credit risk, as well as to maintain banking stability in Indonesia from credit risk, which can reduce the problem of banking financial difficulties.

Keywords: Credit Risk, Firm Size, Credit Growth, Unemployment, Bank Stability.

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