



**UNIVERSITAS TRISAKTI
FAKULTAS EKONOMI DAN BISNIS**

SKRIPSI

**PENGARUH MANAJEMEN RISIKO KREDIT
TERHADAP KINERJA KEUANGAN PERBANKAN YANG
TERDAFTAR DI BEI**

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**UNTUK MEMENUHI SEBAGIAN DARI SYARAT-SYARAT
GUNA MENCAPAI GELAR SARJANA MANAJEMEN**

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TRISAKTI UNIVERSITY
FACULTY OF ECONOMIC AND BUSINESS

THESIS

THE INFLUENCE OF CREDIT RISK MANAGEMENT
ON THE FINANCIAL PERFORMANCE OF BANKS LISTED ON
THE IDX

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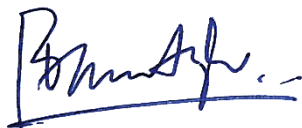
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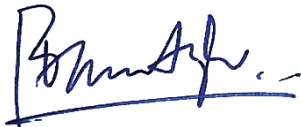
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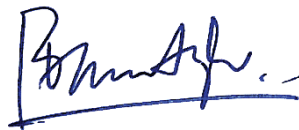
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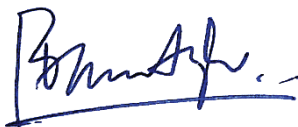
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ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh risiko kredit seperti pinjaman bermasalah (NPL), provisi kerugian kredit yang diharapkan (ECL), dan rasio pinjaman terhadap simpanan (LDR) terhadap kinerja keuangan bank yang diukur dengan pengembalian atas aset (ROA). Penelitian ini menggunakan *purposive sampling* sebagai metode pengambilan sampel. Sampel yang diambil adalah perusahaan bank umum konvensional yang terdaftar di Bursa Efek Indonesia (BEI) periode lima tahun dari 2018 – 2022. Data dikumpulkan dari 44 bank dan dianalisis menggunakan statistik deskriptif dan model efek tetap untuk pengujian hipotesis. Pengujian data dilakukan dengan metode analisis regresi data panel menggunakan *E-views 9.0*. Hasil dari penelitian ini menunjukkan bahwa (1) NPL berpengaruh negatif terhadap ROA. Meningkatnya NPL akan menurunkan ROA, begitupun sebaliknya. (2) ECL berpengaruh negatif terhadap ROA. Meningkatnya ECL akan menurunkan ROA, begitupun sebaliknya. (3) LDR tidak berpengaruh terhadap ROA. Bank perlu mempertahankan NPL dan ECL yang rendah guna memaksimalkan kinerja keuangan bank. Berdasarkan penelitian ini, bank disarankan untuk melakukan evaluasi kredit dengan cermat sebelum permohonan pinjaman disetujui. Peneliti merekomendasikan agar penelitian selanjutnya dapat menambah variabel independen lain yang berpengaruh terhadap kinerja keuangan perbankan agar mendapatkan hasil yang lebih akurat dan umum.

Kata Kunci: pengembalian atas aset, pinjaman bermasalah, provisi kerugian kredit yang diharapkan, rasio pinjaman terhadap simpanan, risiko kredit.

ABSTRACT

This study aims to analyze the influence of credit risks such as non-performing loans (NPL), expected credit loss provision (ECL), and loan-to-deposit ratio (LDR) on the bank's financial performance as measured by the return on assets (ROA). This study uses purposive sampling as a sampling method. The sample taken is a conventional commercial bank company listed on the Indonesia Stock Exchange (IDX) for a five-year period from 2018 – 2022. Data were collected from 44 banks and analyzed using descriptive statistics and fixed-effect models for hypothesis testing. Data testing was carried out by panel data regression analysis method using E-views 9.0. The results of this study show that (1) NPL has a negative effect on ROA. An increase in NPLs will lower ROA, and vice versa. (2) ECL has a negative effect on ROA. An increase in ECL will lower ROA, and vice versa. (3) LDR has no effect on ROA. Banks need to maintain low NPLs and ECLs to maximize the bank's financial performance. Based on this research, banks are advised to conduct a careful credit evaluation before a loan application is approved. The researcher recommends that further research can add other independent variables that affect the financial performance of banks in order to get more accurate and general results.

Keywords: credit risk, expected credit loss provision, loan to deposit ratio, non-performing loans, return on assets.

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