

## Analisis pengukuran risiko kredit konsumtif dengan metode credit risk pada bank X

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### Abstrak

Iklim investasi yang cenderung menurun tidak menyurutkan pemberian kredit konsumtif. Hal ini terjadi karena kredit konsumtif merupakan jenis kredit yang banyak ditawarkan oleh perbankan saat ini karena kemudahan memperolehnya dan sifatnya yang individual sehingga menarik para calon debitur. Namun demikian, proses pemberian kredit tersebut tidak luput dari risiko kredit. Bank pemberi kredit harus mengetahui manajemen risiko, khususnya risiko kredit terlebih menyangkut berapa besarnya economic capital yang harus disiapkan dalam mengantisipasi risiko expected loss dan unexpected loss yang mungkin timbul. Perhitungan economic capital dilakukan dengan menggunakan Internal Model CreditRisk+. Pengujian karakteristik distribusi kerugian dilakukan dengan tes Chi-Square dan permodelan divalidasi dengan metode Kupiec untuk mengetahui akurasi model risiko kredit dalam memproyeksi potensi kerugiannya.

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Although investment climate has relatively descended, but it has not descended the granting of consumer loan since such variety of credit can be easily attained as provided by many banks and also by its individual characteristic which attracts prospective debtor. However, its granting process must not be separated from credit risk. The lender bank must recognize its risk management aspect, especially relates to the sum which has to be provided for anticipating either expected loss or unexpected loss risk may be aroused in the future. Economic capital can be exercised by Internal Model CreditRisk+ method after which testing on loss distribution characteristic can be exercised by Chi-Square and validation of the modeling can be exercised by Kupiec Test as purposed to obtain a certain accuracy on credit risk model in predicting potential loss.