

Analisis Faktor-faktor keuangan dan non keuangan dalam memprediksi terjadinya kredit bermasalah di Bank XYZ

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Abstrak

Tesis ini bertujuan mengidentifikasi faktor-faktor baik keuangan maupun non keuangan, yang berpengaruh terhadap kemungkinan kredit menjadi bermasalah atau nonperforming loan (NPL). Terdapat dua belas variabel yang dijadikan prediktor yaitu current ratio, equity ratio, return on assets, interest coverage ratio, net liabilities coverage ratio, sales growth, EBITDA on revenues, net working capital, cash flow to current liabilities, ukuran perusahaan, kepemilikan dan umur perusahaan. Penelitian dilakukan dengan menggunakan sampel sebanyak seratus debitur Bank XYZ yang masuk dalam kategori kredit komersial menengah. Pengujian dilakukan dengan menggunakan metode regresi logit. Hasil pengujian model penelitian menunjukkan bahwa semakin baik likuiditas, profitabilitas dan ukuran perusahaan akan menurunkan kemungkinan terjadinya kredit bermasalah.

.....The objective of this thesis is to identify financial and non financial factors which have influences on the probability of nonperforming loans (NPLs). There are twelve variables as predictors namely current ratio, equity ratio, return on assets, interest coverage ratio, net liabilities coverage ratio, sales growth, EBITDA on revenues, net working capital, cash flow to current liabilities, company size, ownership and company age. The research is conducted by using a hundred samples of middle and commercial debtors at Bank XYZ. The statistical tests are conducted by using logit regression method. The model tests show that the better the liquidity and profitability and the bigger the company size; the lower the probability of nonperforming loans.