

# Analisis pengaruh rasio non-performing loan terhadap lending behaviour terkait moral hazard pada bank konvensional tercatat di Indonesia periode 2006-2015 = Analysis of non performing loan effect towards lending behaviour related to moral hazard on listed conventional banks in Indonesia period 2006-2015

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## Abstrak

Penelitian ini bertujuan untuk menganalisa pengaruh non-performing loan terhadap lending behaviour bank-bank konvensional di Indonesia dengan periode kuartal dari tahun 2006-2015. Selain itu, penelitian ini ingin menguji bagaimana keputusan memberikan pinjaman tersebut kaitannya dengan masalah moral hazard. Dengan metode Threshold Regression oleh Hansen (1999), dan menggunakan rasio Non-Performing Loan sebelumnya sebagai threshold variable, peneliti menemukan adanya masalah moral hazard dimana bank justru meningkatkan pinjaman ketika rasio NPL bank sudah diatas 5,29%. Sementara itu, determinan rasio non-performing loan di Indonesia yaitu tingkat pertumbuhan kredit (LGR), tingkat pertumbuhan kredit periode sebelumnya (1.LGR), rasio modal terhadap total aset (ER), ukuran bank (Size) dan tren waktu (dummy year).

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This research aims to analyze the effects of non-performing loan towards lending behaviour in conventional banks in Indonesia in the period of 2006-2015, and it also investigating the relation between lending behaviour and moral hazard. By applying the Threshold Regression method from Hansen (1999) and applying the most recent non-performing loan ratio as the threshold variable, the researcher has found that the moral hazard problem is exist when the NPL ratio exceed 5,29%. The determinants of the non-performing loan ratio in Indonesia are loan growth rate (LGR), last period loan growth rate (1.LGR), equity to total asset ratio (ER), bank size (Size) and dummy year.