

# Pengaruh Konsentrasi Portofolio Kredit Terhadap Risiko Kredit dan Profitabilitas Bank Umum di Indonesia Pada Masa Sebelum dan Saat Pandemi Covid-19 (2016-2021) = The Effect of Credit Portfolio Concentration on Credit Risk and Profitability of Commercial Banks in Indonesia Before and During The Covid-19 Pandemic (2016-2021)

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## Abstrak

Tesis ini membahas tentang pengaruh tingkat ukuran konsentrasi portofolio kredit terhadap kinerja bank di masa Pandemi COVID-19, yang menjadi penting karena bank harus mengambil kebijakan yang tepat untuk menghindari risiko gagal bayar akibat guncangan ekonomi selama Pandemi COVID-19. Sifat penelitian ini adalah kuantitatif, menggunakan metode estimasi EGLS pada data panel dari 47 bank umum yang go public di Indonesia selama tahun 2016–2021. Dalam penelitian ini, Hirschman-Herfindahl Index (HHI) berdasarkan sektor ekonomi digunakan sebagai ukuran konsentrasi portofolio kredit. Riset ini mengungkapkan bahwa konsentrasi portofolio kredit akan mengurangi risiko kredit yang diukur dengan proksi rasio kredit bermasalah (non performing loan/ non performing financing) sebelum pandemi COVID-19. Sebaliknya, saat pandemi COVID-19 konsentrasi portofolio kredit akan meningkatkan risiko kredit. Di sisi lain, portofolio kredit yang terkonsentrasi akan membuat profitabilitas bank yang diukur dengan return on equity (ROE) semakin menurun sebelum pandemi COVID-19, namun sesudah pandemi COVID-19 konsentrasi portofolio justru meningkatkan profitabilitas bank. Hasil penelitian menyarankan bank untuk melakukan strategi diversifikasi agar dapat mengurangi risiko kredit.

.....This research discusses the effect of the level of concentration of credit portfolios on bank performance during the COVID-19 pandemic, which is important because banks must take appropriate policies to avoid the risk of default due to economic shocks during the COVID-19 pandemic. The nature of this research is quantitative, using the EGLS estimation method on panel data from 47 commercial banks that went public in Indonesia during 2016–2021. In this study, the Hirschman-Herfindahl Index (HHI) based on economic sector is used as a measure of the concentration of the credit portfolio. This research reveals that the concentration of the credit portfolio will reduce credit risk as measured by the ratio of non-performing loans (non-performing financing) before the COVID-19 pandemic. On the other hand, after the COVID-19 pandemic, the concentration of the credit portfolio will increase credit risk. On the other hand, a concentrated credit portfolio will reduce bank profitability as measured by return on equity (ROE) before the COVID-19 pandemic, but after the COVID-19 pandemic, portfolio concentration actually increases bank profitability. The results suggest that banks should carry out a diversification strategy in order to reduce credit risk.