

Pengelolaan Faktor-Faktor Risiko Kredit Perbankan Sebelum dan Saat Pandemi COVID-19 = Managing Banking Credit Risk Factors Before and During the COVID-19 Pandemic

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Abstrak

Penelitian ini bertujuan untuk melihat situasi makroekonomi sebelum dan selama COVID-19 dengan mengevaluasi bagaimana pandemi COVID-19 mempengaruhi aktivitas kredit perbankan, dan menganalisis faktor-faktor kinerja perbankan yang terkait dengan risiko kredit, seperti modal, ukuran bank, net interest margin, Return on Asset, Return on Equity dan pertumbuhan kredit. Selanjutnya akan dipelajari apakah terdapat perbedaan atau pengaruh yang berdampak signifikan terhadap risiko kredit sebelum dan selama pandemi COVID-19. Hal berikutnya yang dilakukan dalam studi ini adalah menentukan relevansi faktor risiko kredit tersebut sebelum dan saat pandemi COVID-19. Penelitian ini menggunakan metode kuantitatif berdasarkan analisis regresi berganda dan pendekatan deskriptif untuk menyesuaikan metode evaluasi dengan kondisi tertentu. Hasil penelitian mengungkapkan bahwa kinerja bank terkait risiko kredit sebelum dan selama COVID-19 berbeda. Dalam hal ini, diharapkan manajemen bank dapat menyusun strategi mitigasi risiko berdasarkan hasil tersebut.

.....The research seeks to investigate macroeconomics before and during the COVID-19 by evaluating how the COVID-19 pandemic affected banking credit activity, and analyzing banking performance factors associated with credit risk, such as capital, bank size, net interest margin, return on asset, return on equity and credit growth. The differences or influences that have a significant impact on credit risk before and during the COVID-19 pandemic is then studied. Furthermore, determining its relevance is an important aspect of this work. This research employs a quantitative strategy based on multiple regression analysis and a descriptive approach to fit an evaluation method with a particular condition. The results revealed that the bank performance related to credit risk before and during the COVID-19 was different. In this case, it is expected that bank management can prepare a risk mitigation strategy based on these results.