

# Kebijakan Moneter dan Makroprudensial melalui Risk Taking Bank di Indonesia = Monetary and Macroprudential Policy through Risk Taking Banks in Indonesia

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## Abstrak

Penelitian ini bertujuan untuk menganalisis kebijakan moneter dan makroprudensial melalui risk taking bank di Indonesia. Pentingnya analisis jalur pengambilan risiko (risk-taking channel) dalam mekanisme transmisi kebijakan moneter karena termasuk jalur terbaru dan berbeda dengan jalur bank lending yang telah lama dikemukakan sebelumnya dalam teori kebijakan moneter. Risk-taking channel ini mempengaruhi penawaran kredit oleh perbankan melalui keputusan bank untuk menyalurkan kredit berdasarkan perubahan perilaku bank dalam menghadapi risiko bank. Penelitian ini juga menyadari dampak dari kebijakan moneter dan makroprudensial dan peran akan karakteristik dari bank, serta kondisi makroekonomi seperti pertumbuhan ekonomi dan tingkat inflasi. Metode analisis yang digunakan adalah fixed effect melalui data panel pada periode tahun 2012-2019. Penelitian ini menggunakan 3 jenis proksi untuk mengukur risiko bank. Hasil dari penelitian ini menemukan bahwa dampak dari kebijakan moneter dan kebijakan makroprudensial secara signifikan memengaruhi risiko bank. Sehingga disimpulkan bahwa risk taking channel eksis di perbankan Indonesia.

.....This study aims to analyze monetary and macroprudential policies through risk taking banks in Indonesia. The importance of risk-taking channel analysis in the transmission mechanism of monetary policy is that it is a newer route and is different from the bank lending channel that has been previously proposed in monetary policy theory. This risk-taking channel affects the supply of credit by banks through the bank's decision to channel credit based on changes in bank behavior in dealing with bank risk. The study also recognizes the impact of monetary and macroprudential policies and the role of the characteristics of banks, as well as macroeconomic conditions such as economic growth and inflation rates. The analytical method used is fixed effects through panel data in the period 2012-2019. This study uses 3 types of proxies to measure bank risk. The results of this study found that the impact of monetary policy and macroprudential policy significantly affects bank risk. So it can be concluded that the risk-taking channel exists in Indonesian banking.