

The Effect of Covid-19 Pandemic on Indonesia Banking Non-Performing Loan = Pengaruh Pandemi Covid-19 Terhadap Non-Performing Loan Perbankan di Indonesia

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Abstrak

This study aims to analyze the effect of the COVID-19 pandemic on commercial banking non-performing loans during the study period from January 2018 to December 2022. The regression method used is multiple regression with Non-performing loans, BI7DRR Interest Rate, Gross Domestic Product, Unemployment Rate as a control variable and the dummy variable COVID-19 as the main independent variable and Non-performing loans as the dependent variable are used in the analysis. The results of this study show that the COVID-19 pandemic has a significant influence and a positive relationship with the NPL of Commercial Banks in Indonesia. Secondary data from the Bank of Indonesia and the Indonesian Financial Service Authority, over which a multi-regression analysis was performed. The results of the analysis showed a significant influence from the Gross domestic product and Unemployment that supports the Covid-19 variable in affecting Banking non-performing loans. The Covid-19 epidemic is harming economies around the world in all conceivable ways, including financial markets and institutions. The pandemic creates complex challenges for banks in particular, mostly through increases in default rates. This may be worse in developing countries with poor financial markets.

.....Penelitian ini bertujuan untuk menganalisis pengaruh pandemi COVID-19 terhadap kredit bermasalah perbankan umum selama periode penelitian Januari 2018 hingga Desember 2022. Metode regresi yang digunakan adalah regresi berganda dengan data sekunder dari Bank Indonesia dan Otoritas Jasa Keuangan dilakukan analisis multi-regresi. Kredit bermasalah, Suku Bunga BI7DRR, Produk Domestik Bruto, Tingkat Pengangguran sebagai variable kontrol dan variabel dummy COVID-19 sebagai Independen variable utama dan Non performing loan sebagai variable dependent digunakan dalam analisis. Hasil penelitian ini menunjukkan bahwa pandemi COVID-19 berpengaruh signifikan dan positif terhadap NPL bank umum di Indonesia. Dalam hasil regresi akhir menunjukkan terdapat pengaruh yang signifikan Produk Domestik Bruto dan Pengangguran yang mendukung variabel COVID dalam mempengaruhi kredit bermasalah perbankan. Pandemi COVID-19 merugikan ekonomi di seluruh dunia dengan segala cara yang dapat dibayangkan, termasuk pasar dan institusi keuangan. Pandemi menciptakan tantangan yang kompleks bagi bank khususnya, sebagian besar melalui kenaikan tingkat gagal bayar. Mungkin lebih buruk di negara berkembang dengan pasar keuangan yang buruk