

Pengaruh faktor makroekonomi dan bank spesifik terhadap Non-Performing Loans di Perbankan Indonesia Periode 2014-2023 = The influence of macroeconomic and Bank-Specific Factors on Non-Performing Loans in Indonesian Banking for the Period 2014-2023

Fiore Diang Azalida, author

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Abstrak

Penelitian ini bertujuan untuk menganalisis pengaruh faktor makroekonomi dan faktor spesifik bank terhadap Non-Performing Loans (NPL) pada bank di Indonesia selama periode 2014-2023. Data mencakup 42 bank umum konvensional terbuka dengan total 1680 observasi. Penelitian ini menggunakan metode fixed-effect model dan random-effect model. Penelitian ini menggunakan dua model. Model pertama menggunakan real interest rate sebagai faktor makroekonomi dan income diversification, capital adequacy ratio, operating inefficiency (BOPO), credit growth, bank profitability (ROA), dan bank size sebagai faktor spesifik bank. Pada model kedua, terdapat dua variabel tambahan yaitu long-term debt dan short-term debt yang bertujuan untuk melihat efek dari perubahan kondisi ekonomi makro melalui pinjaman terhadap NPL. Hasil penelitian menunjukkan bahwa faktor makroekonomi, yang diukur menggunakan real interest rate berdampak dalam menurunkan NPL secara signifikan. Untuk faktor spesifik bank, ditemukan bahwa income diversification, operating inefficiency, dan credit growth memiliki pengaruh positif dan signifikan terhadap NPL. Sebaliknya, capital adequacy ratio, pada model pertama menunjukkan pengaruh negatif dan signifikan terhadap NPL, sementara pada model kedua pengaruh tersebut negatif namun tidak signifikan. Faktor bank spesifik lain seperti bank size dan short-term debt mengakibatkan penurunan yang signifikan pada NPL. Selain itu, return on asset, long-term debt, dan periode COVID (sebagai variabel kontrol) juga menurunkan NPL namun tidak signifikan.

.....This study aims to analyze the influence of macroeconomic factors and bank-specific factors on Non-Performing Loans (NPL) in banks in Indonesia during the period 2014-2023. The data includes 42 publicly listed conventional commercial banks with a total of 1680 observations. This study employs fixed-effect and random-effect models. The study utilizes two models. The first model uses the real interest rate as a macroeconomic factor and income diversification, capital adequacy ratio, operating inefficiency (BOPO), credit growth, bank profitability (ROA), and bank size as bank-specific factors. In the second model, two additional variables are included, namely long-term debt and short-term debt, aiming to observe the effect of changes in macroeconomic conditions through loans on NPL. The results show that the macroeconomic factor, measured using the real interest rate, significantly reduces NPL. For bank-specific factors, it was found that income diversification, operating inefficiency, and credit growth have a positive and significant influence on NPL. Conversely, the capital adequacy ratio in the first model significantly reduced NPL, while in the second model, this effect is not significant. Other bank-specific factors, such as bank size and short-term debt, result in a significant reduction in NPL. Additionally, return on assets, long-term debt, and the COVID period (as a control variable) also reduce NPL but not significant.