

Pengaruh Risiko Kredit Perbankan terhadap Kinerja Asuransi Umum dalam Rentang Berlakunya Kebijakan Restrukturisasi Kredit Perbankan = The Influence of Banking Credit Risk on General Insurance Performance During the Period of Banking Credit Restructuring Policy

Cahyaning Tyas Anggorowati, author

Deskripsi Lengkap: <https://lib.ui.ac.id/detail?id=9999920565563&lokasi=lokal>

Abstrak

Penelitian ini menganalisis hubungan antara risiko perbankan terhadap kinerja asuransi selama periode kebijakan restrukturisasi kredit perbankan di Indonesia sampai dengan Maret 2024. Variabel kredit, non performing loan (NPL), dan suku bunga kredit digunakan sebagai proksi dari risiko perbankan. Adapun kinerja perusahaan asuransi umum diproksikan melalui premi kredit, klaim kredit, dan laba sebelum pajak. Melalui analisis multiple regression dengan menggunakan ordinary least squares (OLS), penelitian ini menyimpulkan bahwa terdapat pengaruh yang signifikan dari risiko perbankan terhadap kinerja asuransi umum selama periode kebijakan restrukturisasi kredit perbankan. Penelitian ini memberikan kesimpulan bahwa risiko kredit perbankan yang terdiri dari variabel kredit, NPL, dan suku bunga berpengaruh signifikan terhadap premi, klaim, dan laba sebelum pajak perusahaan asuransi. Hubungan antara perbankan dan asuransi dapat berupa hubungan komplementer ataupun substitusi, bergantung dari seberapa penting transfer risiko dan alokasi modal. Hubungan ini diharapkan dapat mendukung tercapainya co-evolution antara perbankan dan asuransi dalam menjaga stabilitas sistem keuangan di Indonesia.

.....This study analyzes the relationship between banking risk and insurance performance during the period of banking credit restructuring policy in Indonesia to March 2024. Credit, non-performing loans (NPL), and credit interest rates are variables used as proxies for banking risk. The performance of general insurance companies is proxied by credit premiums, credit claims, and profit before tax. Through multiple regression analysis using ordinary least squares (OLS), this study shows that there is a significant impact of banking risk on general insurance performance during the period of credit restructuring policy. This study concludes that banking credit risk, consisting of credit variables, NPL, and interest rates, has a significant impact on premiums, claims, and profit before tax of insurance companies. The relationship between banking and insurance can be a complementary or substitution, depending on how important risk transfer and capital allocation. This relationship is expected to support the achievement of co-evolution between banking and insurance in maintaining the stability of the financial system in Indonesia.