

ABSTRACT

Peni Asih, *The Relationship of Banking and Macroeconomic Variables to Credit Risk in Indonesia.*

The purpose of this study is to analyze the response of the NPL in the event of shocks to inflation, the exchange rate and the LDR as well as the contribution of variables. The dependent variable used is Non Performing Loan (NPL), while the independent variable includes inflation, exchange rates and the Loan to Deposit Ratio (LDR). The research period was from January 2015 to December 2019. The data analysis method used was Vector Autoregression (VAR) and used the eviews softwae tool.

The results showed that the NPL gave a positive response when there was an inflation shock up to the third period, but in the next period the NPL responded negatively or decreased, because inflation did not directly affect the NPL but through various channels and it took a long time to be able to influence it. NPL conditions. Exchange rate shock and LDR are able to influence NPL conditions, it can be seen from the NPL response which has a positive direction.

Keywords: Macroeconomics, Banking and Vector Autoregression (VAR) Model

ABSTRAK

Peni Asih, Keterkaitan Variabel Makroekonomi dan Perbankan terhadap Risiko Kredit di Indonesia. Dibawah Bimbingan Ris Yuwono Yudo Nugroho, S.E.,M.Si

Tujuan penelitian ini untuk menganalisis respon NPL jika terjadi guncangan pada inflasi, nilai tukar dan LDR serta kontribusi dari peubah. Variabel dependen yang digunakan yaitu *Non Performing Loan (NPL)*, sedangkan variabel independen meliputi inflasi, nilai tukar dan *Loan to Deposit Ratio (LDR)*. Periode penelitian pada bulan Januari 2015 sampai dengan Desember 2019. Metode analisis data yang digunakan *Vector Autoregression (VAR)* dan menggunakan alat bantu *software eviews*.

Hasil penelitian menunjukkan bahwa NPL memberikan respon positif ketika terjadi *shock* inflasi sampai dengan periode ke-tiga, namun pada periode selanjutnya NPL merespon negatif atau menurun, dikarenakan bahwa inflasi tidak memengaruhi NPL secara langsung akan tetapi melalui berbagai jalur serta membutuhkan waktu yang panjang untuk dapat memengaruhi kondisi NPL. Shock nilai tukar dan LDR mampu memengaruhi kondisi NPL, dapat dilihat dari respon NPL yang memiliki arah positif.

Kata Kunci : Makroekonomi, Perbankan dan Model *Vector Autoregression (VAR)*