

ABSTRAK

Raseendra Fatima Nahara Garmas Elche Athorhab. Pengaruh Suku Bunga Kredit, Bank Size, dan Dummy COVID-19 terhadap Non-Performing Loan Bank Umum Konvensional di Indonesia Tahun 2014-2024. Di bawah bimbingan Dr. Ris Yuwono Yudo N., S.E., M.Si.

Penelitian ini bertujuan untuk menganalisis pengaruh suku bunga kredit, bank size, dan dummy COVID-19 terhadap Non-Performing Loan (NPL) pada Bank Umum Konvensional kategori KBMI 3 dan KBMI 4 di Indonesia selama periode 2014-2024. Penelitian menggunakan pendekatan kuantitatif dengan data sekunder berbentuk data panel bulanan. Sampel penelitian terdiri atas 19 bank yang dipilih menggunakan teknik purposive sampling, dengan periode pengamatan Januari 2014 hingga Desember 2024, sehingga diperoleh 2.508 observasi. Data diperoleh dari Bank Indonesia, Otoritas Jasa Keuangan, serta laporan publikasi keuangan masing-masing bank. Analisis dilakukan menggunakan regresi data panel dan estimasi Panel Corrected Standard Error (PCSE) untuk mengatasi permasalahan heteroskedastisitas, autokorelasi, dan cross-sectional dependence. Hasil penelitian menunjukkan bahwa suku bunga kredit berpengaruh positif, tetapi tidak signifikan terhadap NPL. Bank size berpengaruh negatif dan signifikan terhadap NPL, yang menunjukkan bahwa bank dengan ukuran aset lebih besar cenderung memiliki kemampuan yang lebih baik dalam mengelola dan menekan risiko kredit bermasalah. Sementara itu, dummy COVID-19 berpengaruh positif dan signifikan terhadap NPL, yang berarti tingkat NPL pada periode pandemi cenderung lebih tinggi dibandingkan periode nonpandemi. Secara simultan, suku bunga kredit, bank size, dan dummy COVID-19 berpengaruh signifikan terhadap NPL. Namun, kemampuan model dalam menjelaskan variasi NPL masih relatif terbatas, sehingga terdapat faktor lain di luar model yang turut memengaruhi tingkat kredit bermasalah perbankan.

Kata kunci: bank size, COVID-19, non-performing loan, suku bunga kredit.

ABSTRACT

Raseendra Fatima Nahara Garma Elche Athorhab. The Effects of Lending Interest Rates, Bank Size, and the COVID-19 Dummy Variable on Non-Performing Loans of Conventional Commercial Banks in Indonesia, 2014–2024. Supervised by Dr. Ris Yuwono Yudo N., S.E., M.Si.

This study aims to analyze the effects of lending interest rates, bank size, and the COVID-19 dummy variable on Non-Performing Loans (NPLs) of conventional commercial banks classified under KBMI 3 and KBMI 4 in Indonesia during the 2014–2024 period. This study employs a quantitative approach using monthly secondary panel data. The sample consists of 19 banks selected through purposive sampling, covering the period from January 2014 to December 2024, resulting in 2,508 observations. The data were obtained from Bank Indonesia, the Financial Services Authority, and the published financial reports of each bank. The analysis was conducted using panel data regression and the Panel Corrected Standard Error (PCSE) estimation method to address heteroskedasticity, autocorrelation, and cross-sectional dependence. The results show that lending interest rates have a positive but statistically insignificant effect on NPLs. Bank size has a negative and significant effect on NPLs, indicating that banks with larger assets tend to have a stronger capacity to manage and reduce credit risk. Meanwhile, the COVID-19 dummy variable has a positive and significant effect on NPLs, indicating that the average NPL level during the pandemic period was higher than during the non-pandemic period. Simultaneously, lending interest rates, bank size, and the COVID-19 dummy variable have a significant effect on NPLs. However, the model's explanatory power remains relatively limited, suggesting that other factors outside the model also influence the level of non-performing loans in the banking sector.

Keywords: bank size, COVID-19, lending interest rate, non-performing loan.