

# Pengukuran risiko kredit dengan creditrisk dan pengaruh variabel makroekonomi terhadap NPL pada kartu kredit PT. Bank X periode Januari 2013 Februari 2017 = Credit risk measurement using creditrisk and impact of macroeconomic variables toward npl of credit card of PT. Bank X period January 2013 February 2017

Debby Agnes Marhendrika, author

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## Abstrak

### **<b>ABSTRAK</b><br>**

Penelitian ini dilakukan untuk mengukur risiko kredit dari kartu kredit dan menganalisis variabel makroekonomi yang mempengaruhi rasio Non Performing Loan NPL kartu kredit Bank X. Risiko kredit dari kartu kredit diukur menggunakan metode CreditRisk . Analisis variabel makroekonomi terhadap rasio NPL kartu kredit menggunakan metode regresi linier berganda. Berdasarkan hasil perhitungan risiko kredit menggunakan CreditRisk , maka diperoleh nilai Value at Risk VaR yang mengakomodir nilai kerugian aktual. Berdasarkan metode regresi linier berganda, diketahui bahwa nilai tukar, laju PDB, IHK, inflasi, M2, BI Rate, dan tingkat pengangguran terbuka berpengaruh terhadap rasio NPL kartu kredit PT. Bank X.

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### **<b>ABSTRACT</b><br>**

This research was conducted to measure the credit risk of credit card and analyze the macroeconomic variables that affect the ratio of Non Performing Loan NPL Credit Card of PT. Bank X. The credit risk of credit card measured using methods CreditRisk . Analysis of macroeconomic variables on the credit card NPL ratio using multiple linear regression method. Based on the calculation of credit risk using the Credit Risk , the obtained value of Value at Risk VaR accommodates the value of the actual loss. Based on the multiple linear regression method, it is known that the exchange rate, the rate of PDB, CPI, inflation, M2, BI Rate, and the unemployment rate affect the NPL ratio for credit cards PT. Bank X.