

# Analisis Pengaruh Risk Identification, Risk Measurement dan Monitoring, Risk Controlling, dan Bank Size Terhadap Tingkat Rasio Non-Performing Loans pada Industri Perbankan di Indonesia = The Impact of Risk Identification, Risk Measurement and Monitoring, Risk Controlling, and Bank Size to Non-Performing Loan Ratio in Indonesian Banking Industry

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## Abstrak

Tujuan penelitian ini adalah untuk menguji pengaruh risk identification, risk measurement dan monitoring, risk controlling, dan bank size terhadap tingkat rasio non-performing loans pada industri perbankan di Indonesia. Objek penelitian yaitu seluruh bank umum yang terdaftar pada Bursa Efek Indonesia yang memublikasikan laporan tahunannya selama periode tahun 2011 sampai dengan 2015. Estimasi model penelitian terdiri dari tiga model yang dilakukan dengan menggunakan metode regresi data panel Feasible General Least Square (FGLS), Fixed Effect, dan Panel-Corrected Standard Errors (PCSE) secara berurutan. Hasil penelitian secara keseluruhan menunjukkan bahwa pada umumnya bank telah melaksanakan risk identification, risk measurement dan monitoring, risk controlling. Namun, dalam implementasinya belum sepenuhnya berjalan dengan efektif. Pengelolaan manajemen risiko kredit yang baik dan tepat dapat membantu bank, baik berukuran kecil maupun besar, untuk meminimalisir tingkat rasio non-performing loans.

This study aims to examine the impact of risk identification, risk measurement and monitoring, risk controlling, and bank size to non-performing loan ratio in Indonesian banking industry. The object of study is all commercial banks listed in the Indonesian Stock Exchange that published its annual reports during the period of 2011 to 2015. The model estimation consists of three models which is being employed by Feasible General Least Square (FGLS), Fixed Effect, Panel-Corrected Standard Errors (PCSE), respectively. The findings reveal that in general bank has implemented risk identification, risk measurement and monitoring, risk controlling. However, the implementation has not fully run effectively. Sound and proper credit risk management, both small and large bank, play important roles in minimizing non-performing loan ratio.