

# Faktor-Faktor Penentu Cadangan Kerugian Penurunan Nilai (Loan Loss Provision) Bank Konvensional di Asia Tenggara Periode 2016-2020 = Determinants of Loan Loss Provisions of Commercial Banks in Southeast Asia Over the Period of 2016-2020

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## Abstrak

Penelitian ini bertujuan untuk menguji faktor-faktor kuantitatif dan kualitatif pada laporan keuangan bank terhadap cadangan kerugian penurunan nilai di Asia Tenggara. Penelitian ini mencakup sampel sejumlah 112 bank konvensional di Indonesia selama periode observasi 2016 sampai dengan 2020. Peneliti menggunakan loan loss provision sebagai variabel dependen atau regresi, serta kredit bermasalah, interest income, laba bersih, loan and advances, dan pertumbuhan produk domestik bruto sebagai variabel independen atau variabel regresor. Variabel moderating yang digunakan adalah manajemen risiko. Penelitian ini menyarankan bahwa kredit bermasalah, interest income, dan laba bersih dapat dikatakan sebagai determinan yang signifikan dari loan loss provision. Variabel moderating CRM memperkuat hubungan antara variabel independen dan variabel dependen.

.....This study aims to examine quantitative and qualitative factors on financial bank statements on loan loss provision in Southeast Asia. This study includes a sample of 112 conventional banks during the 2016 to 2020 observation period. This research using the loan loss provision as the dependent variable and non-performing loans, interest income, net income, loans and advances, and gross domestic product growth as independent variables. The moderating variable used is credit risk management. This study suggests that non-performing loans, interest income, and net income can be said to be significant determinants of loan loss provisions. CRM moderating variables strengthen the relationship between the independent variable and the dependent variable.