

Pengaruh COVID-19 terhadap Rasio Non-Performing Loan: Studi Kasus pada Perusahaan Perbankan yang Tercatat di Bursa Efek Indonesia dengan Ukuran Bank sebagai Variabel Moderasi pada Periode 2017-2022 = The Effect of COVID-19 on Non-Performing Loan Ratio: A Case Study of Banks Listed on the Indonesia Stock Exchange with Bank Size as a Moderating Variable for the Period 2017-2022

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Abstrak

Penelitian ini bertujuan untuk memahami pengaruh krisis COVID-19 secara independen dan melalui moderasi ukuran bank terhadap risiko kredit bermasalah (NPL) terhadap institusi perbankan di Indonesia. Penelitian menggunakan sampel 40 institusi perbankan yang tercatat di Bursa Efek Indonesia (BEI) selama periode 2017-2022 dalam basis waktu kuartal menggunakan teknik regresi data panel. Hasil temuan menunjukkan bahwa kasus COVID-19 memiliki pengaruh positif signifikan terhadap rasio risiko kredit bermasalah (NPLR). Namun, tidak ditemukan pengaruh moderasi ukuran bank terhadap rasio risiko kredit bermasalah. Hasil temuan ini memiliki implikasi memberikan pandangan baru bagi praktisi, regulator, dan akademisi mengenai mitigasi pertumbuhan kredit bermasalah yang tinggi.

.....This study aims to understand the effect of the COVID-19 crisis independently and through the moderation of bank size on the risk of non-performing loans (NPL) in banking institutions in Indonesia. The study uses a sample of 40 banking companies listed on the Indonesia Stock Exchange (IDX) during the 2017-2022 period on a quarterly time basis using the panel data regression technique. The findings showed that COVID-19 crisis has a significant positive effect on the non-performing loan ratio. However, there was no moderator effect of bank size on the non-performing loan ratio. These results of this findings have implications for providing new perspectives for practitioners, regulators and academics regarding the mitigation of high growth in non-performing loans.