

**PENGARUH RISIKO KREDIT TERHADAP EFEKTIVITAS
MANAJEMEN RISIKO PERBANKAN DI BANK UMUM
KONVENTSIONAL YANG TERDAFTAR DI BURSA EFEK INDONESIA
PERIODE 2017-2019**

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ABSTRAK

Penelitian ini bertujuan untuk memperoleh bukti empiris mengenai pengaruh risiko kredit terhadap efektivitas manajemen risiko perbankan di bank umum konvensional yang terdaftar di Bursa Efek Indonesia periode 2017-2019. Risiko kredit diprosikan menjadi *loan to deposit ratio*, *capital adequacy ratio*, *bank size*, *operating costs to operating income*. Efektivitas manajemen risiko perbankan dalam penelitian ini diukur dengan rasio *non performing loan*. Populasi dalam penelitian ini adalah perusahaan perbankan di bank umum konvensional yang terdaftar dalam Bursa Efek Indonesia (BEI) periode 2017-2019. Teknik *sampling* yang digunakan adalah *purposive sampling*, sehingga diperoleh sampel sebanyak 36 perusahaan. Metode analisis menggunakan metode analisis linier berganda dengan program SPSS versi 20. Hasil pengujian ini membuktikan bahwa *Loan to Deposit Ratio* (LDR), dan *Bank Size* berpengaruh terhadap *non performing loan* (NPL), sedangkan *Capital Adequacy Ratio* (CAR), dan *Operating Costs to Operating Income* (BOPO) tidak berpengaruh terhadap *non performing loan* (NPL).

Kata Kunci : Efektivitas Manajemen Risiko Perbankan, Loan to Deposit Ratio, Capital Adequacy Ratio, Bank Size, Operating Costs to Operating Income, Non Performing Loan.

**THE EFFECT OF CREDIT RISK ON THE EFFECTIVENESS OF
BANKING RISK MANAGEMENT IN THE CONVENTIONAL
COMMERCIAL BANKS LISTED ON THE INDONESIA STOCK
EXCHANGE FOR THE 2017-2019 PERIOD**

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ABSTRACT

The purpose of this study was to find the empirical evidence regarding the effect of credit risk on the effectiveness of banking risk management in the conventional commercial banks listed on the Indonesia Stock Exchange for the 2017-2019 period. The credit risk was proxied into the loan to deposit ratio, capital adequacy ratio, bank size, operating costs to the operating income. The effectiveness of banking risk management in this study was measured by the ratio of non-performing loans. The population in this study was the banking companies in the conventional commercial banks listed on the Indonesia Stock Exchange (IDX) for the 2017-2019 period. The sampling technique used the purposive sampling, in order to obtain the sample of 36 companies. The analysis method used the multiple linear analysis method with SPSS version 20 program. The result of this test found that Loan to Deposit Ratio (LDR), and Bank Size have an effect on non-performing loans (NPL), while Capital Adequacy Ratio (CAR) and Operating Costs to Operating Income (BOPO) had no effect on the Non-Performing Loans (NPL).

Keywords: Effectiveness of Banking Risk Management, Loan to Deposit Ratio, Capital Adequacy Ratio, Bank Size, Operating Costs to Operating Income, Non-Performing Loan