

ABSTRACT

Although supported by various parties who participate in maintaining bank stability, such as public regulators and central bank, bank credit risk still become a concern in economic and its impact on bank performance. To overcome this, there is Credit information System (CIS) established as a system to allow bank obtaining information about the prospective customers. Therefore, this study aims to examine the effect of CIS and bank size on the bank stability and bank performance in Southeast Asia by calculating Non-Performing Loan (NPL), Return on Assets (ROA) and Net Interest Margin (NIM).

The dependent variable used for bank stability is NPL and for bank performance are ROA and NIM. The independent variables in this study are determined by the depth of CIS from the World Bank's data and the size of the bank obtained from the dummy variable based on the bank total assets' median. This study uses other control variables for bank and macroeconomic characteristic in Operational Efficiency, Revenue Structure, Loan Growth and Gross Domestic Product Growth.

The result showed that CIS had a negative effect on NPL and a positive effect on ROA but not significant. CIS does not have a positive effect on NIM. Then, the bank size does not moderate the effect of CIS on bank stability in NPL measurement, and bank performance in ROA and NIM measurement.

Keywords: Credit Information Sharing, Bank Stability, Bank Performance, Bank Risk, Panel Data

INTISARI

Meskipun terdapat banyak pihak yang juga ikut menjaga stabilitas bank seperti regulator dan bank sentral, risiko kredit perbankan masih menjadi *concern* dalam perekonomian sebuah negara, juga kaitannya dengan performa perbankan. Salah satu upaya untuk mengatasinya adalah dengan menggunakan *Credit Information System* (CIS), sebuah sistem yang membuat bank memperoleh informasi secara seragam mengenai calon nasabahnya. Oleh karena itu, penelitian ini bertujuan untuk menguji pengaruh CIS dan ukuran bank terhadap stabilitas dan performa bank di Asia Tenggara dengan perhitungan *Non-Performing Loan* (NPL), *Return on Assets* (ROA) dan *Net Interest Margin* (NIM).

Variabel dependen yang digunakan adalah NPL (stabilitas bank), ROA dan NIM (performa bank). Variabel independen dalam penelitian adalah kedalaman CIS dari laman World Bank dan ukuran bank yang didapat dari variabel *dummy* berdasarkan median total aset perbankan. Penelitian menggunakan variabel kontrol spesifik karakteristik bank dan makroekonomi yakni *Operational Efficiency*, *Revenue Structure*, *Loan Growth* dan pertumbuhan Produk Domestik Bruto.

Hasil penelitian menunjukkan CIS berpengaruh negatif terhadap NPL dan berpengaruh positif terhadap ROA namun tidak signifikan. CIS tidak berpengaruh positif terhadap NIM. Kemudian, ukuran perusahaan ditemukan tidak memoderasi pengaruh CIS terhadap stabilitas bank dalam pengukuran NPL dan performa bank dalam pengukuran ROA dan NIM.

Kata Kunci: *Credit Information Sharing*, *Stabilitas Bank*, *Performa Bank*, *Risiko Bank*, *Data Panel*