

INTISARI

Penelitian ini menguji pengaruh persaingan bank terhadap risiko kredit pada Bank Umum di Indonesia dimoderasi oleh penetrasi bank digital. Sampel yang digunakan sebanyak 36 bank umum yang terdaftar di Otoritas Jasa Keuangan (OJK) periode amatan tahun 2019 hingga 2023. Hasil penelitian ini menemukan bahwa terdapat pengaruh persaingan bank terhadap risiko kredit sesuai dengan teori persaingan kerapuhan. Selanjutnya dari hasil *Moderated Regression Analysis* (MRA) menunjukkan bahwa penetrasi bank digital tidak dapat memoderasi pengaruh persaingan bank umum terhadap risiko kredit pada Bank Umum di Indonesia. Namun jika penetrasi bank digital dijadikan sebagai variabel independen, penetrasi bank digital berpengaruh terhadap risiko kredit.

Kata Kunci: Persaingan Bank, Risiko Kredit, Penetrasi Bank Digital.

ABSTRACT

This study aims to examine the effect of bank competition on credit risk at Commercial Banks in Indonesia moderated by digital bank penetration. The sample used was 36 commercial banks registered with the Financial Services Authority (OJK) for the observation period 2019 to 2023. The results of this study found that there is an effect of bank competition on credit risk in accordance with the theory of fragility competition. Furthermore, the results of Moderated Regression Analysis (MRA) show that digital bank penetration cannot moderate the effect of commercial bank competition on credit risk at Commercial Banks in Indonesia. However, if digital bank penetration is used as an independent variable, digital bank penetration affects credit risk.

Keywords: *Bank Competition, Credit Risk, Digital Bank Penetration.*