

INTISARI

Penelitian ini bertujuan untuk menguji pengaruh hubungan antara faktor-faktor internal bank terhadap risiko kredit bank umum di Indonesia. Faktor-faktor internal bank yang diteliti adalah tingkat pengambilan risiko, tingkat pertumbuhan kredit, tingkat efisiensi, rasio total kredit atas dana pihak ketiga dan *non-performing loans* tahun lalu. Risiko kredit diukur dengan *non-performing loans*. tingkat pengambilan risiko dinilai dengan rasio total kredit dibandingkan dengan total aset, tingkat efisiensi dinilai dengan beban operasional dibandingkan dengan pendapatan operasional.

Populasi dari penelitian ini adalah seluruh Bank Umum di Indonesia yang beroperasi di Indonesia pada periode 2011- 2016 dan mempublikasikan laporan keuangannya pada website resmi masing-masing bank atau sudah melaporkan data keuangannya kepada Otoritas Jasa Keuangan. Data yang telah terkumpul kemudian diolah diuji dengan regresi data panel menggunakan metode *Generalized Least Squares*.

Hasil penelitian ini menunjukkan bahwa variabel tingkat pengambilan risiko berpengaruh negatif terhadap *non-performing loans*. Variabel tingkat pertumbuhan kredit berpengaruh negatif terhadap *non-performing loans*. Variabel tingkat inefisiensi memiliki pengaruh positif terhadap *non-performing loans*. Variabel rasio total kredit atas dana pihak ketiga tidak berpengaruh terhadap *non-performing loans*. Variabel *non-performing loans* tahun lalu berpengaruh positif terhadap *non-performing loans* pada tahun yang diteliti.

Kata kunci: faktor internal bank, risiko kredit, regresi data panel, *non-performing loans*.

ABSTRACT

The purpose of this study is to examine the relationship between banks-specific factor and credit risk among commercial banks in Indonesia. Banks' specific factors studied are risk-taking, credit growth, efficiency, loan to deposit ratio, and previous non-performing loans. Credit risk is measured by non-performing loans, risk taking is measured by ratio of total loans to total asset, efficiency is measured by ratio of operating expense to operating income.

The population of this study are all commercial banks that operate in Indonesia between 2011- 2016 and published their financial data on their official website or had report their financial data to Bank of Indonesia. The data that has collected is then tested by panel data regression using the Generalized Least Squares method.

The result of this study indicate that the risk taking and credit growth have negative effect on non-performing loans. Meanwhile inefficiency level has positive effect non-performing loans. Loan to deposit ratio has no effect to non-performing loans. Previous non-performing loans shows a positive effect on this year non-performing loans.

Keywords: Banks-specific factor, credit risk, panel data regression, non performing loans.