ABSTRAK

ANALISIS PENGARUH KEBIJAKAN MONETER DAN KEBIJAKAN MAKROPRUDENSIAL PADA 5 BANK UMUM SWASTA YANG MEMILIKI RASIO KREDIT MACET PERIODE 2020-2024

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Penelitian ini bertujuan untuk menganalisis pengaruh kebijakan moneter dan kebijakan makroprudensial terhadap risiko kredit pada bank umum swasta di Indonesia yang memiliki rasio Non-Performing Loan (NPL) di atas 5% selama periode 2020–2024. Risiko kredit diukur menggunakan rasio NPL, sedangkan variabel independen yang digunakan meliputi Giro Wajib Minimum (GWM), Rasio Intermediasi Makroprudensial (RIM), dan suku bunga kredit. Penelitian ini menggunakan pendekatan kuantitatif dengan metode regresi data panel pada lima bank umum swasta yang dipilih secara purposive sampling, dengan data sekunder selama periode 2020–2024. Hasil penelitian menunjukkan bahwa secara parsial GWM berpengaruh positif dan signifikan terhadap NPL. RIM juga berpengaruh positif dan signifikan terhadap NPL. Sementara itu, suku bunga kredit tidak berpengaruh signifikan terhadap NPL. Secara simultan, seluruh variabel independen berpengaruh signifikan terhadap risiko kredit perbankan. Nilai koefisien determinasi menunjukkan bahwa model mampu menjelaskan sebagian variasi NPL, sedangkan sisanya dipengaruhi oleh faktor lain di luar model penelitian. Temuan ini menegaskan bahwa kebijakan moneter dan kebijakan makroprudensial memiliki peran penting dalam memengaruhi kualitas kredit perbankan. Oleh karena itu, perbankan perlu memperkuat manajemen risiko, pengelolaan likuiditas, serta kehati-hatian dalam ekspansi kredit guna menjaga stabilitas sistem keuangan.

Kata kunci: Risiko Kredit, Non-Performing Loan (NPL), Giro Wajib Minimum (GWM), Rasio Intermediasi Makroprudensial (RIM), Suku Bunga Kredit.

ABSTRACT

ANALYSIS OF THE EFFECT OF MONETARY POLICY AND MACROPRUDENTIAL POLICY ON 5 PRIVATE COMMERCIAL BANKS WITH NON-PERFORMING LOAN RATIOS FOR THE PERIOD 2020-2024

BY

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This study aims to analyze the effect of monetary policy and macroprudential policy on credit risk in Indonesian private commercial banks with Non-Performing Loan (NPL) ratios above 5% during the 2020–2024 period. Credit risk is measured using the NPL ratio, while the independent variables include Reserve Requirement (Giro Wajib Minimum/GWM), Macroprudential Intermediation Ratio (RIM), and lending interest rates. This research employs a quantitative approach using panel data regression analysis on five private commercial banks selected through purposive sampling, with secondary data covering the 2020–2024 period. The results show that partially, Reserve Requirement (GWM) has a positive and significant effect on NPL. Macroprudential Intermediation Ratio (RIM) also has a positive and significant effect on NPL. Meanwhile, lending interest rates have no significant effect on NPL. Simultaneously, all independent variables significantly affect banking credit risk. The coefficient of determination indicates that the model explains part of the variation in NPL, while the remaining variation is influenced by other factors outside the research model. These findings confirm that monetary and macroprudential policies play an important role in influencing banking credit quality. Therefore, banks need to strengthen risk management, liquidity management, and prudence in credit expansion to maintain financial system stability.

Keywords: Credit Risk, Non-Performing Loan (NPL), Reserve Requirement (GWM), Macroprudential Intermediation Ratio (RIM), Lending Interest Rate.