

BAB 5

PENUTUP

A. Kesimpulan

Dari penelitian ini, dapat disimpulkan bahwa tidak ada perbedaan risiko kredit antara sebelum dan selama Covid-19.

B. Kendala

Dalam penelitian ini, terdapat kendala yang dihadapi oleh penulis, yaitu dikarenakan sampel penelitian menggabungkan bank dengan ukuran yang besar dan kecil. Hal ini menyebabkan persentase NPL tiap bank dapat sangat bervariasi yang dapat mengurangi akurasi data.

C. Saran

Untuk penelitian selanjutnya sebaiknya bisa melakukan analisis ketidakpastian ekonomi akibat Covid-19 dengan menggunakan variabel dan institusi yang berbeda.

DAFTAR PUSTAKA

- Al Zaidanin, J. S., & Al Zaidanin, O. J. (2021). The impact of credit risk management on the financial performance of United Arab Emirates commercial banks. *International Journal of Research in Business and Social Science* (2147-4478), 10(3), 303-319.
- Dang, V. D., & Nguyen, H. C. (2022). Credit Risk Amid Bankink Uncertainty In Vietnam. *Buletin Ekonomi Moneter dan Perbankan*, 25(1), 73-96.
- Fahmi, Irham. 2017. Analisis Laporan Keuangan. Bandung: Alfabeta.
 _____.2017.Analisis Kinerja Keuangan. Bandung: Alfabeta.
- Ghozali, I. (2018). Aplikasi Analisis Multivariate Dengan Program IBM SPSS 25 (Edisi 9). Semarang: Badan Penerbit Universitas Diponegoro.
- Givoly, D., & Hayn, C. (2000). The changing time-series properties of earnings, cash fows and accruals: Has financial reporting become more conservative? *Journal of Accounting and Economics*, 287–320. Retrieved from: [https://doi.org/10.1016/S0165-4101\(00\)00024-0](https://doi.org/10.1016/S0165-4101(00)00024-0)
- Hartono, J. (2017). Metodologi Penelitian Bisnis: Salah Kaprah dan Pengalaman - Pengalaman (Edisi 6). Yogyakarta: BPFE.
- Indonesia, G. B. (2009). Peraturan Bank Indonesia Nomor: 6/20/PBI/2004 Tentang Perubahan Atas Peraturan Bank IIndonesia Nomor 5/13/PBI/2003 Tentang Posisi Devisa Neto Bank Umum.
- Indonesia, G. B. (2020). Laporan Pelaksanaan Tugas dan Wewenang Bank Indonesia. *Triwulan II 2020*, i-ii. Retrived from: https://www.bi.go.id/id/publikasi/laporan/Pages/LaptriDPR_0220.aspx
- Kasmir. 2012. Analisis Laporan Keuangan. Jakarta : PT Raja Grafindo Persada.
- Kasmir. 2014. Pengantar Manajemen Keuangan. Jakarta : Kencana Prenada Media Grup.
- Kurnia Dwi Jayanti. 2013. “Analisis Faktor-faktor yang mempengaruhi Non Performing Loan (Studi Pada Bank Umum Konvensional yang Go Public di Indonesia Periode 2008-2012)”.
- Li, T., & Lin, H. (2021). Credit risk and equity returns in China. *International Review of Economics & Finance*, 76, 588-613.
- Pham, H. N. (2021). How does internal control affect bank credit risk in Vietnam? A Bayesian analysis. *The Journal of Asian Finance, Economics and Business*, 8(1), 873-880.

Sartono, Agus. 2012. *Manajemen Keuangan Teori dan Aplikasi*. Edisi ke 4. Yogyakarta: BPF

Shen, F., Zhao, X., Kou, G., & Alsaadi, F. E. (2021). A new deep learning ensemble credit risk evaluation model with an improved synthetic minority oversampling technique. *Applied Soft Computing*, 98, 106852.

Susilo, L. J. (2018). *Manajemen Risiko Berbasis ISO 31000: 2018: Panduan untuk Risk Leaders dan Risk Practitioners*. Gramedia Widiasarana Indonesia.



DATA PENELITIAN

No	Kode	Nama Perusahaan	NPL			
			2020	2021	2022	rerata
1	BBCA	PT. Bank Central Asia Tbk	0.7	0.8	0.6	0.70
2	BBRI	PT. Bank Rakyat Indonesia (Persero) Tbk	0.8	0.7	0.73	0.74
3	BMRI	PT. Bank Mandiri (Persero) Tbk	0.43	0.21	0.26	0.30
4	BBNI	PT. Bank Negara Indonesia (Persero) Tbk	0.9	0.7	0.5	0.70
5	BRIS	PT. Bank Syariah Indonesia Tbk	0.88	2.93	2.42	2.08
6	MEGA	PT. Bank Mega Tbk	1.13	1.39	0.81	1.11
7	ARTO	PT. Bank Jago Tbk	3.9	0.04	0	1.31
8	BNGA	PT. Bank CIMB Niaga Tbk	1.4	1.17	0.75	1.11
9	BBHI	PT. Allo Bank Indonesia Tbk	0.75	0.29	0.01	0.35
10	BNLI	PT. Bank Permata Tbk	1	0.7	0.4	0.70
11	BDMN	PT. Bank Danamon Indonesia Tbk	0.9	0.37	0.23	0.50
12	PNBN	PT. Bank Pan Indonesia	0.5	0.9	0.81	0.74
13	NISP	PT. Bank OCBC NISP Tbk	0.79	0.91	0.96	0.89
14	BINA	PT. Bank Ina Perdana Tbk	0.2	1.64	0.55	0.80
15	BNII	PT. Bank Maybank Indonesia Tbk	2.49	2.56	2.34	2.46
16	BTPN	PT. Bank BTBN Tbk	0.5	0.4	0.4	0.43
17	BBKP	PT. Bank KB Bukopin Tbk	6.43	4.26	1.7	4.13
18	BANK	PT. Bank Aladin Syariah	0	0	0	0.00
19	BBTN	PT. Bank Tabungan Negara (Persero) Tbk	0.06	1.2	1.32	0.86
20	BSIM	PT. Bank Sinarmas Tbk	0.87	0.71	3.2	1.59
21	BTPS	PT. Bank BTPN Syariah Tbk	0.02	0.18	0.34	0.18
22	BBSI	PT. Krom Bank Indonesia Tbk	0.65	0.77	1.23	0.88
23	BJBR	PT. Bank Pembangunan Daerah Jawa Barat Tbk	0.41	0.41	0.46	0.43
24	BMAS	PT. Bank Maspion Indonesia Tbk	0.68	1.4	0.97	1.02
25	BJTM	PT. Bank Pembangunan Daerah Jawa Timur Tbk	0.89	0.96	1.01	0.95
26	AGRO	PT. Bank Raya Indonesia Tbk	2.73	0.04	0.54	1.10
27	BBMD	PT. Bank Mestika Dharma Tbk	0.75	0.34	0.54	0.54
28	MAYA	PT. Bank Mayapada Internasional Tbk	1.6	2.17	3.36	2.38
29	BBYB	PT. Bank Neo Commerce Tbk	2.67	1.19	2.05	1.97
30	SDRA	PT. Bank Woori Saudara Indonesia 1906 Tbk	0.55	0.56	0.74	0.62
31	AMAR	PT. Bank Amar Indonesia Tbk	1.5	-0.28	-0.65	0.19
32	BNBA	PT. Bank Bumi Artha Tbk	1.81	2.15	3.23	2.40
33	MCOR	PT. Bank China Construction Bank Indonesia Tbk	1.92	2.45	0.93	1.77
34	BKSW	PT. Bank QNB Indonesia Tbk	0.21	0.04	0.08	0.11
35	BABP	PT. Bank MNC Internasional Tbk	3.63	2.81	2.21	2.88
36	BACA	PT. Bank Capital Indonesia	0	0	0	0.00
37	NOBU	PT. Bank Nationalnobu Tbk	0.21	0.58	0.41	0.40
38	AGRS	PT. Bank IBK Indonesia Tbk	2.52	1.48	1.33	1.78
39	PNBS	PT. Bank Panin Dubai Syariah Tbk	2.45	0.94	2.45	1.95
40	DNAR	PT. Bank Oke Indonesia Tbk	2.98	2.62	2.06	2.55
41	BCIC	PT. Bank Jtrust Indonesia Tbk	2.72	2.32	1.31	2.12
42	BVIC	PT. Bank Victoria Internasional Tbk	4.91	4.08	3.42	4.14
43	INPC	PT. Bank Artha Graha Internasional Tbk	3.14	0.32	0.41	1.29
44	BGTG	PT. Bank Ganesha Tbk	0.87	0.68	2.86	1.47
45	BEKS	PT. Bank Pembangunan Daerah Banten Tbk	4.51	4.51	1.39	3.47
46	BSWD	PT. Bank of India Tbk	2.22	3.38	4.83	3.48
47	MASB	PT. Bank Mutiara Sentosa Tbk	3.66	2.48	3.09	3.08

HASIL UJI NORMALITAS – SHAPIRO WILK

Case Processing Summary

	tahun	Cases					
		Valid		Missing		Total	
		N	Percent	N	Percent	N	Percent
NPL	1.00	47	100.0%	0	0.0%	47	100.0%
	2.00	47	100.0%	0	0.0%	47	100.0%
	3.00	47	100.0%	0	0.0%	47	100.0%

Descriptives

	tahun		Statistic	Std. Error	
NPL	1.00	Mean	1.5923	.21330	
		95% Confidence Interval for Mean	Lower Bound	1.1630	
			Upper Bound	2.0217	
		5% Trimmed Mean	1.4637		
		Median	.9000		
		Variance	2.138		
		Std. Deviation	1.46234		
		Minimum	.00		
		Maximum	6.43		
		Range	6.43		
		Interquartile Range	1.97		
		Skewness	1.305	.347	
		Kurtosis	1.508	.681	
			2.00	Mean	1.2864
95% Confidence Interval for Mean	Lower Bound			.9314	
	Upper Bound			1.6414	
5% Trimmed Mean	1.1948				
Median	.9000				
Variance	1.462				
Std. Deviation	1.20899				
Minimum	-.28				
Maximum	4.51				
Range	4.79				
Interquartile Range	1.80				
Skewness	1.097			.347	
Kurtosis	.486			.681	
	3.00			Mean	1.2466

95% Confidence Interval for Mean	Lower Bound	.9013	
	Upper Bound	1.5919	
5% Trimmed Mean		1.1776	
Median		.8100	
Variance		1.383	
Std. Deviation		1.17618	
Minimum		-.65	
Maximum		4.83	
Range		5.48	
Interquartile Range		1.65	
Skewness		1.033	.347
Kurtosis		.595	.681

Tests of Normality							
	tahun	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
NPL	1.00	.214	47	.000	.866	47	.000
	2.00	.181	47	.001	.885	47	.000
	3.00	.175	47	.001	.902	47	.001

a. Lilliefors Significance Correction

ANALISIS STATISTIK

Descriptive Statistics

	N	Mean	Std. Deviation	Minimum	Maximum
NPL	141	1.3751	1.28898	-.65	6.43
tahun	141	2.0000	.81941	1.00	3.00

Kruskal-Wallis Test

Ranks

	tahun	N	Mean Rank
NPL	2000	47	76.88
	2001	47	68.37
	2002	47	67.74
	Total	141	

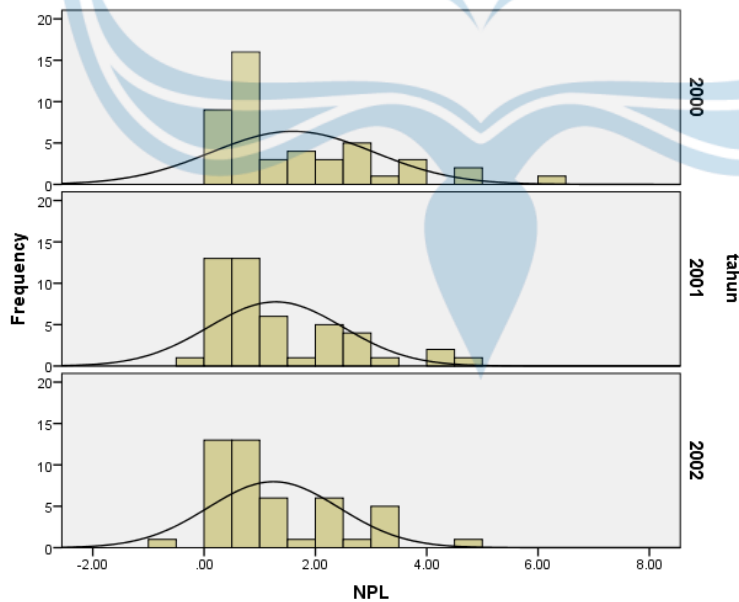
Test Statistics^{a,b}

	NPL
Chi-Square	1.468
df	2
Asymp. Sig.	.480

a. Kruskal Wallis Test

b. Grouping Variable: tahun

GRAPH



NPar Tests

Mann-Whitney Test

Ranks				
	tahun	N	Mean Rank	Sum of Ranks
NPL	2000	47	50.24	2361.50
	2001	47	44.76	2103.50
	Total	94		

Test Statistics ^a	
	NPL
Mann-Whitney U	975.500
Wilcoxon W	2103.500
Z	-.976
Asymp. Sig. (2-tailed)	.329

a. Grouping Variable: tahun

NPar Tests

Mann-Whitney Test

Ranks				
	tahun	N	Mean Rank	Sum of Ranks
NPL	2000	47	50.64	2380.00
	2002	47	44.36	2085.00
	Total	94		

Test Statistics ^a	
	NPL
Mann-Whitney U	957.000
Wilcoxon W	2085.000
Z	-1.116
Asymp. Sig. (2-tailed)	.265

a. Grouping Variable: tahun

NPar Tests

Mann-Whitney Test

Ranks				
	tahun	N	Mean Rank	Sum of Ranks
NPL	2001	47	47.62	2238.00
	2002	47	47.38	2227.00
	Total	94		

Test Statistics^a

	NPL
Mann-Whitney U	1099.000
Wilcoxon W	2227.000
Z	-.042
Asymp. Sig. (2-tailed)	.967

a. Grouping Variable: tahun

Statistics

		Tahun2002	Tahun2000	Tahun2001
N	Valid	47	47	47
	Missing	0	0	0
Mean		1.25	1.5923	1.2864
Median		.81	.9000	.9000
Std. Deviation		1.176	1.46234	1.20899
Minimum		0.00	.00	0.00
Maximum		5	6.43	4.51