

ABSTRAK

Penelitian ini bertujuan untuk meneliti pengaruh Risiko Kredit terhadap Kinerja Bank dengan Ukuran Bank sebagai variabel moderasi. Risiko Kredit diproksikan dengan *Non-Performing Loans* (NPL), Kinerja Bank diproksikan dengan *Return on Assets* (ROA), dan Ukuran Bank diukur dengan *Logaritma natural* dari total aset. Metode *Conditional Process Analysis* (CPA) karya Hayes digunakan dalam penelitian kuantitatif ini. Sampel pada penelitian ini yaitu 108 observasi data panel dari 27 bank yang terdaftar di Bursa Efek Indonesia (BEI) antara tahun 2021 hingga 2024. Hasil penelitian menunjukkan bahwa Risiko Kredit tidak berpengaruh secara signifikan terhadap Kinerja Bank. Selain itu, Ukuran Bank berperan sebagai variabel moderasi yang melemahkan hubungan positif antara Risiko Kredit dan Kinerja Bank, menunjukkan bahwa bank besar lebih mampu menyerap dampak positif NPL dibandingkan bank kecil. Implikasi penelitian ini secara teoritis berkontribusi pada literatur manajemen risiko perbankan dan secara praktis bagi regulator serta manajemen bank dalam merumuskan strategi manajemen risiko serta ekspansi bisnis.

Kata Kunci: Risiko Kredit, Kinerja Bank, Ukuran Bank, NPL, ROA, Moderasi, *Conditional Process Analysis*, Perbankan Indonesia, Bursa Efek Indonesia

ABSTRACT

This study aims to examine the effect of Credit Risk on Bank Performance with Bank Size as a moderating variable. Credit Risk is proxied by Non-Performing Loans (NPL), Bank Performance is proxied by Return on Assets (ROA), and Bank Size is measured by the natural logarithm of total assets. Hayes' Conditional Process Analysis (CPA) method is used in this quantitative study. The sample in this study consists of 108 panel data observations from 27 banks listed on the Indonesia Stock Exchange (IDX) between 2021 and 2024. The results show that Credit Risk does not have a significant effect on Bank Performance. Furthermore, Bank Size acts as a moderating variable that weakens the positive relationship between Credit Risk and Bank Performance, indicating that large banks are better able to absorb the positive impact of NPLs compared to small banks. The theoretical implications of this study contribute to the literature on banking risk management and, in practical terms, to regulators and bank management in formulating risk management and business expansion strategies.

Keywords: Credit Risk, Bank Performance, Bank Size, NPL, ROA, Moderation, Conditional Process Analysis, Indonesian Banking, Indonesia Stock Exchange