

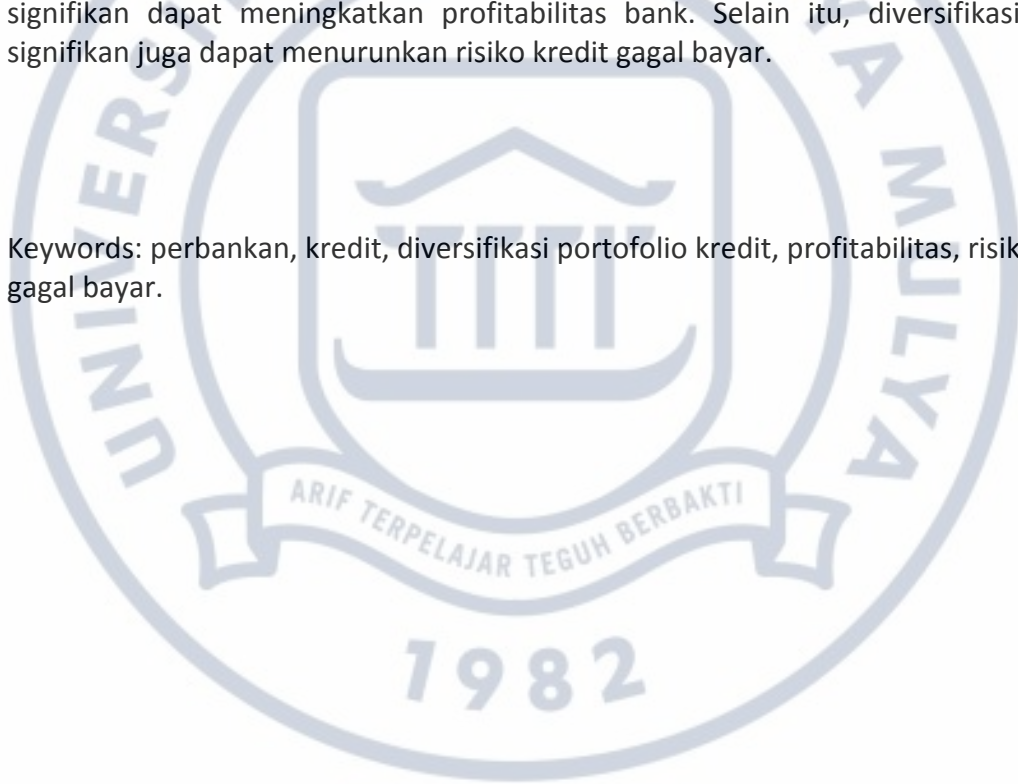
ABSTRAK

Industri perbankan memegang peran yang sangat penting dalam perekonomian Indonesia, sehingga penting bagi perbankan untuk memiliki manajemen kredit yang baik, Penelitian ini bertujuan untuk mengetahui pengaruh diversifikasi portofolio kredit terhadap profitabilitas dan risiko kredit gagal bayar bank di Indonesia.

Jumlah sampel penelitian sebanyak 27 bank, dalam periode lima tahun (540 data observasi), dan dengan metode *purposive sampling*. Proksi ukuran diversifikasi ialah *Herfindahl Hirschman Index* (HHI), dengan variabel bebas berupa profitabilitas dan risiko yang diproksikan dengan ROA dan NPL. Terdapat tiga variabel kontrol: *Equity to Total Asset Ratio*, ukuran bank dengan proksi logaritma dari total aset perbankan, dan kepemilikan bank dengan proksi *dummy Bank Ownership*.

Hasil penelitian menunjukkan bahwa tingginya diversifikasi secara tidak signifikan dapat meningkatkan profitabilitas bank. Selain itu, diversifikasi secara signifikan juga dapat menurunkan risiko kredit gagal bayar.

Keywords: perbankan, kredit, diversifikasi portofolio kredit, profitabilitas, risiko kredit gagal bayar.



ABSTRACT

The banking industry plays a very important role in Indonesian economy, where the banking industry, it is important for banks to have a good credit management by diversifying their loans portfolio. This study aims to determine the effect of credit portfolio diversification on the banks' profitability and risk of credit default in Indonesia.

The number of research sample was 27 banks, over the period of five years totaling to 540 observations and it is done by purposive sampling method. The proxy of diversification measure is Herfindahl Hirschman Index (HHI), with ROA and NPL as the dependent variable. There are also three control variables: Equity to Total Asset Ratio, bank the logarithmic of total banking asset, the dummy variable of Bank Ownership.

The results showed that high diversification insignificantly can increase bank profitability. While higher diversification significantly can reduce the risk of credit default.

Keywords: Banking, credit, credit portfolio diversification, profitability, credit risk

