

ABSTRAK

Andi Aditya Hardinto, 2019: Pengaruh Kompensasi Eksekutif, Struktur Kepemilikan dan Biaya Operasional Pendapatan Operasional (BOPO) terhadap Kualitas Kredit Bank Di Indonesia Tahun 2015-2017. Universitas Negeri Jakarta

Kualitas Kredit menjadi salah satu faktor dalam manajemen pinjaman untuk menghindari risiko kredit secara dini, karena risiko kredit dapat mempengaruhi kelangsungan usaha perbankan. Selain itu, kualitas kredit digunakan untuk menetapkan tingkat cadangan potensi kerugian akibat kredit bermasalah. Penelitian ini bertujuan untuk menguji faktor internal manajemen pinjaman yaitu, Kompensasi Eksekutif (EXCOM), Struktur Kepemilikan (GOVOWN), dan Biaya Operasional Pendapatan Operasional (BOPO) terhadap Kualitas Kredit (Y) Bank di Indonesia Tahun 2015-2017.

Penelitian ini menggunakan data sekunder dengan fokus pada sektor perbankan yang terdaftar di Bursa Efek Indonesia periode 2015-2017. Penelitian ini menggunakan *purposive sampling* yang dilakukan sehingga didapatkan 120 jumlah observasi selama tiga tahun. Penelitian ini menggunakan metode analisis regresi berganda untuk menguji ketiga hipotesis dengan tingkat signifikansi 5% dan menggunakan Eviews *Version 8*.

Berdasarkan hasil uji analisis regresi berganda yang telah dilakukan, dapat disimpulkan bahwa Kompensasi Eksekutif, Struktur Kepemilikan, dan Biaya Operasional Pendapatan Operasional (BOPO) secara parsial berpengaruh signifikan positif terhadap Kualitas Kredit. Hasil tersebut menerangkan bahwa masing-masing variabel dalam penelitian ini mampu menjaga kualitas kreditnya karena perbankan yang terdaftar di Bursa Efek Indonesia cakap dalam mengelola manajemen pinjaman.

Kata Kunci: Kompensasi Eksekutif, Struktur Kepemilikan, Biaya Operasional Pendapatan Operasional (BOPO), dan Kualitas Kredit.

ABSTRACT

Andi Aditya Hardinto, 2019: The Influence of Executive Compensation, Ownership Structure and Operational Costs of Operating Income (BOPO) on the Quality of Bank Loans in Indonesia in 2015-2017. State University of Jakarta

Credit quality is one of the factors in loan management to avoid credit risk early, because credit risk can affect the sustainability of the banking business. In addition, credit quality is used to determine the level of reserves of potential losses due to non-performing loans. This study aims to examine internal loan management factors is, Executive Compensation (EXCOM), Ownership Structure (GOVOWN), and Operational Income Operational Costs (BOPO) on Loans Quality (Y) in Indonesia in 2015-2017.

This study uses secondary data with a focus on the banking sector listed on the Indonesia Stock Exchange for the period 2015-2017. This study used purposive sampling to obtain 120 total observations over three years. This study uses a multiple regression analysis method to test the three hypotheses with a significance level of 5% and use Eviews Version 8.

Based on the results of multiple regression analysis tests that have been done, it can be concluded that Executive Compensation, Ownership Structure, and Operational Income Operational Costs (BOPO) partially have a significant positive effect on Loans Quality. The results explained that each variable in this study was able to maintain credit quality because banks listed on the Indonesia Stock Exchange were competent in managing loan management.

Keywords: Executive Compensation, Ownership Structure, Operational Income Operating Costs (BOPO), and Loans Quality.