

ABSTRACT

THE INFLUENCE OF CREDIT RISK MANAGEMENT AND MACROECONOMIC TOWARDS
FINANCIAL PERFORMANCE IN INDONESIAN PUBLICLY LISTED BANKS

By

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This study aims to scrutinize the degree of influence between credit risk management and macroeconomic towards financial performance in Indonesian publicly listed banks. Credit risk management is measured by non – performing loan, and capital adequacy ratio. In the other side, macroeconomic indicators are GDP, inflation rate and interest rate. Credit risk management and macroeconomic as the independent variables will be correlated towards financial performance as the dependent variable, which measured through TATO, DER, LDR, and ROA. Indonesian banking industry specifically the commercial banks that are publicly listed in Indonesia Stock Exchange during the period of 2009 to 2018 is the main focus in this study. The data is gathered from each bank's financial statement and 120 sample data has been collected.

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