

**PENGARUH DIVERSIFIKASI PORTOFOLIO KREDIT DAN *BANK SIZE*
TERHADAP RISIKO KREDIT PADA INDUSTRI PERBANKAN
KELOMPOK BANK BERDASARKAN MODAL INTI (KBMI) 1 PERIODE
2019-2023**

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui gambaran mengenai diversifikasi portofolio kredit, *bank size* dan risiko kredit pada industri perbankan Kelompok Bank berdasarkan Modal Inti (KBMI) 1 Periode 2019-2023, serta mengetahui pengaruh diversifikasi portofolio kredit dan *bank size* terhadap risiko kredit secara parsial maupun simultan. Penelitian ini menggunakan penelitian kuantitatif dengan pendekatan deskriptif dan verifikatif. Populasi penelitian ini yaitu industri perbankan Kelompok Bank berdasarkan Modal Inti (KBMI) 1 Periode 2019-2023 dengan populasi 235 laporan keuangan dari 47 perusahaan. Dalam proses pengambilan sampel, teknik yang digunakan adalah purposive sampling dengan menghasilkan penelitian ini sampel yang digunakan adalah 50 laporan keuangan dari 10 perusahaan selama. Penelitian ini menggunakan analisis data berupa statistik deskriptif, uji asumsi klasik, analisis regresi linear berganda, koefisien korelasi berganda, koefisien determinasi dan uji hipotesis. Berdasarkan hasil penelitian diperoleh bahwa Gambaran mengenai diversifikasi portofolio kredit rata-rata tidak melakukan penyebaran portofolio kredit ke berbagai sektor, *bank size* mengalami kenaikan dari tahun 2019-2020 dan mengalami penurunan pada tahun 2023, serta risiko kredit mengalami fluktuasi. Berdasarkan hasil pengujian determinasi diperoleh bahwa diversifikasi portofolio kredit berpengaruh sebesar 0,2% terhadap risiko kredit, *bank size* berpengaruh sebesar 8,8% terhadap risiko kredit, diversifikasi portofolio kredit dan *bank size* berpengaruh sebesar 6,2% terhadap risiko kredit. berdasarkan hasil pengujian secara parsial diversifikasi portofolio kredit tidak berpengaruh terhadap risiko kredit, *bank size* secara parsial berpengaruh terhadap risiko kredit. Serta secara simultan diversifikasi portofolio kredit dan *bank size* tidak berpengaruh terhadap risiko kredit pada industri perbankan Kelompok Bank berdasarkan Modal Inti (KBMI) 1 Periode 2019-2023.

Kata Kunci : Diversifikasi Portofolio Kredit, *Bank Size*, Risiko Kredit

***THE EFFECT OF CREDIT PORTFOLIO DIVERSIFICATION AND BANK
SIZE ON CREDIT RISK IN THE BANKING INDUSTRY BANK GROUPS
BASED ON CORE CAPITAL (KBMI) 1 PERIOD 2019-2023***

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ABSTRACT

This research aims to obtain an overview of credit portfolio diversification, bank size and credit risk in the Bank Group banking industry based on Core Capital (KBMI) 1 for the 2019-2023 period, as well as determine the effect of credit portfolio diversification and bank size on credit risk partially or simultaneously. This research uses quantitative research with a descriptive and verification approach. The population of this research is the Bank Group banking industry based on Core Capital (KBMI) 1 for the 2019-2023 period with a population of 235 financial reports from 47 companies. In the sampling process, the technique used was purposive sampling which resulted in this research. The samples used were 50 financial reports from 10 companies. This research uses data analysis in the form of descriptive statistics, classical assumption tests, multiple linear regression analysis, multiple correlation coefficients, coefficients of determination and hypothesis testing. Based on the research results, it was found that the description of credit portfolio diversification on average does not spread the credit portfolio to various sectors, bank size has increased from 2019-2020 and decreased in 2023, and credit risk has fluctuated. Based on the results of the determination test, it was found that credit portfolio diversification had an effect of 0.2% on credit risk, bank size had an effect of 8.8% on credit risk, credit portfolio diversification and bank size had an effect of 6.2% on credit risk. Based on the results of partial testing, credit portfolio diversification has no effect on credit risk, bank size partially affects credit risk. And simultaneously credit portfolio diversification and bank size have no effect on credit risk in the Bank Group banking industry based on Core Capital (KBMI) 1 for the 2019-2023 period.

Keywords: Credit Portfolio Diversification, Bank Size, Credit Risk