

ABSTRAK

Tujuan penelitian ini adalah untuk menganalisis pengaruh kebijakan makroprudensial terhadap kinerja Bank Jambi, dengan penyaluran kredit sebagai variabel mediasi dan makroekonomi sebagai variabel moderator. Data dalam penelitian ini merupakan data sekunder yang diperoleh melalui teknik dokumentasi. Data tersebut kemudian dianalisis dengan *Structural Equation Modelling* (SEM) berbasis *partial least squares path modeling* (PLS-SEM). Hasil analisis statistik membuktikan bahwa; (1) kebijakan makroprudensial secara langsung berpengaruh signifikan terhadap penyaluran kredit, (2) penyaluran kredit secara langsung berpengaruh signifikan terhadap kinerja Bank Jambi, (3) kebijakan makroprudensial secara langsung berpengaruh tidak signifikan terhadap kinerja Bank Jambi, (4) kebijakan makroprudensial secara tidak langsung berpengaruh signifikan terhadap kinerja Bank Jambi melalui penyaluran kredit, (5) makroekonomi memoderasi secara tidak signifikan hubungan pengaruh antara kebijakan makroprudensial terhadap kinerja Bank Jambi, dan (6) makroekonomi memoderasi secara tidak signifikan hubungan pengaruh antara penyaluran kredit terhadap kinerja Bank Jambi. Hasil penelitian ini berimplikasi terhadap upaya manajemen Bank Jambi untuk meningkatkan prinsip prudensial dalam penyaluran kredit, khususnya pembiayaan inklusif, melalui pengelolaan instrumen kebijakan makroprudensial.

Kata Kunci: kebijakan makroprudensial, penyaluran kredit, makroekonomi, kinerja bank

ABSTRACT

The purpose of this study was to analyze the effect of macroprudential policies on the performance of Bank Jambi, with lending as a mediating variable and macroeconomics as a moderating variable. The data in this study is secondary data obtained through documentation techniques. The data was then analyzed using Structural Equation Modeling (SEM) based on partial least squares path modeling (PLS-SEM). The results of statistical analysis prove that; (1) macroprudential policy directly has a significant effect on lending, (2) lending directly has a significant effect on the performance of Bank Jambi, (3) macroprudential policy directly has no significant effect on the performance of Bank Jambi, (4) macroprudential policy indirectly has a significant direct effect on Bank Jambi performance through lending, (5) macroeconomics does not significantly moderate the influence relationship between macroprudential policies on Bank Jambi performance, and (6) macroeconomics does not significantly moderate the influence relationship between lending on Bank Jambi performance. The results of this study have implications for Bank Jambi management efforts to enhance prudential principles in lending, particularly inclusive financing, through the management of macroprudential policy instruments.

Keywords: macroprudential policy, lending, macroeconomics, bank performance

