

ABSTRAK

Penelitian ini untuk mengetahui pengaruh CAR, LDR, BOPO dan BI *Rate* terhadap *Non Performing Loan* (NPL) pada Sektor Bank BUMN dan BPD Provinsi Pulau Jawa. Objek penelitian ini adalah Sektor Bank BUMN dan BPD Provinsi Pulau Jawa yang terdaftar di Direktori Bank Indonesia tahun 2011-2015. Penelitian ini dilakukan terhadap 9 Sektor Bank BUMN dan BPD Provinsi Pulau Jawa dengan menggunakan pendekatan deskriptif kuantitatif. Karena itu, analisis data yang digunakan adalah analisis statistik dalam bentuk uji regresi linear berganda.

Hasil penelitian ini menunjukkan bahwa variabel CAR dan BOPO berpengaruh terhadap *Non Performing Loan* (NPL) pada Sektor Bank BUMN dan BPD Provinsi Pulau Jawa. Variabel CAR, LDR, BOPO, dan BI *Rate* berpengaruh bersama - sama terhadap *Non Performing Loan* (NPL) (Studi Empiris pada Sektor Bank BUMN dan BPD Provinsi Pulau Jawa yang terdaftar di Direktori Bank Indonesia tahun 2011 - 2015). Hal ini dibuktikan dari hasil Uji - F sebesar 10,234, dengan tingkat signifikansi $0,000 < 0,05$ dan hasil Uji - t juga menunjukkan bahwa nilai variabel CAR sebesar 3,804 dengan tingkat signifikansi $0,000 > 0,05$, dan variabel BOPO sebesar 3,7973 dengan tingkat signifikansi $0,000 > 0,05$. Oleh karena itu, hasil dari uji penelitian ini menyatakan bahwa terdapat pengaruh secara bersama - sama antara variabel CAR, LDR, BOPO dan BI *Rate* terhadap *Non Performing Loan* (NPL).

Kata Kunci : CAR, LDR, BOPO, BI RATE, NPL

MERCU BUANA

ABSTRACT

This research aims to know the influence of CAR, LDR, Operating Expenses / Operating Income (BOPO), and BI Rate to the Non Performing Loan (NPL). The Object for this research is Sector Government Own Banks and Regional Development of Provincial in Java Island which are in study were obtained from the Indonesian Banking Directory in the year of 2011 - 2015. This research was done to 9 Sector Government Own Banks and Regional Development of Provincial in Java Island by using quantitative descriptive approach. Thus, data analysis which is used is statistic analysis in the form of double linear regression test.

The result of this research that either (CAR and BOPO) influential to Non Performing Loan Sector Government Own Banks and Regional Development of Provincial in Java Island. Variables CAR, LDR, Operating Income / Net income and BI Rate that together influence to Non Performing loan, which are in study were obtained from the Indonesian Banking Directory in the year of 2011 - 2015. It has been proven from the F - value is 10,234 with significant 0,000. It means that value significant is less than 0,05, and Uji - t showed that variable CAR score 3,894 with significant score 0,000 > 0,05 and Operating Expenses/Operating Income with significant 3,7973 with significant score 0,000. Therefore, the accepted assumption is, there is influence between CAR, LDR, Operating Income / Net income, BI Rate that together influence to Non Performing loan, Sector Government Own Banks and Regional Development of Provincial in Java Island which are in study were obtained from the Indonesian Banking Directory in the year of 2011 - 2015.

Keywords : CAR, LDR, BOPO, BI RATE, NPL