

ABSTRACT

This research aims to know the influence of performance, size, inefficiency, capital and the third party's fund to non performing loan (NPL). The population in this research is upon the conventional general bank which registered in Indonesia Stock Exchange during the year 2013-2015. The samples in this research are determined by purposive sampling of 31 companies, where is only 17 companies that fulfilled in the criteria. This research is using the secondary data and analysis of data using multiple linear regression analysis using SPSS 21.

The result of this research will performing variable the performance, size, inefficiency, capital and the third party's fund that affecting simultaneously to non performing (NPL). This thing is proved based on the result of simultaneously test (Test F). The result of partial test (Test t) shows significant point of one independent variable that supports the hypothesis. Therefore, the test result of this research stated size has positive and significant influence to non performing loan (NPL), while performance, inefficiency, capital and the third party's fund do not have significant effect to non performing loan (NPL).

Key words: performance, size, inefficiency, capital, the third party's fund, non performing loan (NPL)

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ABSTRAK

Penelitian ini untuk mengetahui pengaruh *performance*, *size*, inefisiensi, *capital*, dan dana pihak ketiga terhadap *non performing loan* (NPL). Populasi dari penelitian ini adalah pada bank umum konvensional yang terdaftar di Bursa Efek Indonesia Tahun 2013 – 2015. Sampel dalam penelitian menggunakan teknik *purposive sampling* dari 31 perusahaan, dimana hanya 17 perusahaan yang masuk dalam kriteria. Penelitian ini menggunakan data sekunder dan analisis data yang digunakan adalah analisis statistik dalam bentuk uji regresi linear berganda dengan menggunakan SPSS 21.

Hasil penelitian menunjukkan bahwa variabel *performance*, *size*, inefisiensi, *capital*, dan dana pihak ketiga berpengaruh secara simultan terhadap *non performing loan* (NPL). Hal ini dibuktikan berdasarkan hasil uji simultan (Uji F). Hasil uji parsial (Uji t) menunjukkan nilai signifikansi dari satu variabel bebas yang mendukung hipotesa. Oleh karena itu, hasil uji dari penelitian ini menyatakan bahwa *size* berpengaruh positif dan signifikan terhadap *non performing loan* (NPL), sementara *performance*, inefisiensi, *capital*, dan dana pihak ketiga tidak berpengaruh signifikan terhadap *non performing loan* (NPL).

Kata kunci : *performance*, *size*, inefisiensi, *capital*, dana pihak ketiga dan *non performing loan* (NPL)

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