

ABSTRACT

The banking sector has an important role in the growth of country's economy. Disbursed loans to the debtors are assets that need to be properly managed so that Non Performing Loans will not increase. Therefore, Non Performing Loan becomes an important reference to measure the performance of a bank. This study aims to determine and analyze the influence of independent variables, namely Capital Adequacy Ratio (CAR), Net Interest Margin (NIM), Operational Cost to Operating Income (BOPO), Return on Assets (ROA), Growth of Loans, and Interest Rate (BI Rate) to the dependent variable, namely Non Performing Loan (NPL). The sample of the research was conducted on 15 banks of BUKU II that met the criteria of the sample based on the purposive sampling. The study was conducted from the period of 2013-2017. The method of used analysis is panel data regression method which the best model test result is Random Effect. The result of the research shows that the variable of ROA and Growth of Loans have negative and significant influence to NPL, BOPO variable has negative but not significant influence to NPL, while NIM, CAR, Inflation, and Interest Rate (BI Rate) variable have positive but not significant influence to NPL.

Keywords: BUKU II banks, Non Performing Loan, Capital Adequacy Ratio, Net Interest Margin, Operational Cost to Operating Income, Return on Assets, Growth of Loans, Inflation, Interest Rate (BI Rate), Random Effect



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ABSTRAK

Sektor perbankan memiliki peran penting dalam pertumbuhan perekonomian suatu negara. Kredit yang disalurkan kepada masyarakat merupakan aset yang perlu dikelola dengan baik agar kredit bermasalah tidak meningkat. Oleh karena itu, *Non Performing Loan* menjadi acuan penting untuk mengukur performa suatu bank. Penelitian ini bertujuan untuk mengetahui dan menganalisis pengaruh variabel bebas yaitu *Capital Adequacy Ratio (CAR)*, *Net Interest Margin (NIM)*, Biaya Operasional terhadap Pendapatan Operasional (BOPO), *Return on Assets (ROA)*, Pertumbuhan kredit yang diberikan, dan Suku Bunga (*BI Rate*) terhadap variabel terikat *Non Performing Loan (NPL)*. Sampel penelitian dilakukan terhadap 15 perbankan BUKU II yang memenuhi kriteria sampel berdasarkan *purposive sampling*. Penelitian dilakukan mulai dari periode tahun 2013-2017. Metode analisis yang digunakan adalah metode regresi data panel dimana hasil uji model terbaik adalah *Random Effect*. Hasil penelitian menunjukkan variabel ROA dan Pertumbuhan kredit yang diberikan mempunyai pengaruh negatif dan signifikan terhadap NPL, variabel BOPO mempunyai pengaruh negatif namun tidak signifikan terhadap NPL, sementara variabel NIM, CAR, Inflasi, dan Suku Bunga (*BI Rate*) mempunyai pengaruh positif namun tidak signifikan terhadap NPL.

Kata Kunci: Bank BUKU II, *Non Performing Loan*, *Capital Adequacy Ratio*, *Net Interest Margin*, Biaya Operasional terhadap Pendapatan Operasional, *Return on Assets*, Pertumbuhan kredit, Inflasi, Suku bunga (BI Rate), *Random Effect*



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