

## ABSTRAK

Penelitian ini bertujuan untuk menguji dan mengkaji Pengaruh Net Interest Margin, Capital Adequacy Ratio, Loan Deposit to Ratio, dan Biaya Operasional Pendapatan Operasional Terhadap Non-Performing Loan (Studi Empiris Pada Bank Pembangunan Daerah (BPD) Periode 2013-2017).

Populasi dalam penelitian ini sejumlah 26 bank yang terdaftar di Bank Indonesia periode 2013 – 2017. Teknik sampling yang digunakan adalah purposive sampling dengan jumlah sampel sebanyak 17 bank. Data penelitian diambil dari website resmi bank terkait. Metode analisis yang digunakan yaitu regresi linier berganda dengan program SPSS 21.

Hasil penelitian menunjukkan bahwa tidak ditemukan adanya penyimpangan terhadap uji asumsi klasik. Hal ini menunjukkan bahwa data yang tersedia normal atau memenuhi syarat untuk dijadikan model regresi linear berganda. Dari hasil penelitian menunjukkan bahwa variabel Net Interest Margin dan Biaya Operasional Pendapatan Operasional berpengaruh terhadap Non-Performing Loan, sedangkan Capital Adequacy Ratio, Loan Deposit to Ratio, tidak berpengaruh terhadap Non-Performing Loan.

**Kata Kunci** : Net Interest Margin, Capital Adequacy Ratio, Loan Deposit to Ratio, Biaya Operasional Pendapatan Operasional Non-Performing Loan.



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## **ABSTRACT**

*This study aims to examine and assess the effect of Net Interest Margin, Capital Adequacy Ratio, Loan Deposit to Ratio, and Operating Expenses to Operating Income on Non-Performing Loans (Empirical Study of Regional Development Banks (BPD) in 2013-2017).*

*The population in this study were 26 banks registered with Bank Indonesia in the period 2013-2017. The sampling technique used was purposive sampling with a sample size of 17 banks. The research data is taken from the bank's official website. The analytical method used is multiple linear regression with the SPSS 21 program.*

*The results showed that there were no deviations from the classical assumption test. This shows that the data is normal or meets the requirements to be used as a multiple linear regression model. From the results of the study showed that the variable Net Interest Margin and Operating Expenses to Operating Income have an affect the Non-Performing Loans, while the Capital Adequacy Ratio, Loan Deposit to Ratio, has not affect the Non-Performing Loans.*

*Keywords : Net Interest Margin, Capital Adequacy Ratio, Loan Deposit to Ratio, and Operating Expenses to Operating Income, Non-Performing Loan.*



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