

ABSTRACT

The banking industry is known as a financial institution which has a function as a credit provider with the aim of improving people's living standards but on the other hand banks are also faced with the risk of non-performing loans, credit management is one of the most important things because credit contributes greatly to bank income. The purpose of this study is to analyze internal factors such as bank specifics as well as external factors such as economic conditions in Indonesia that have an impact on the banking industry, especially in conventional commercial banks. The objects of this research are conventional commercial banks listed on the Indonesia stock exchange for the period 2016 - 2019 and there are 31 samples of banks that meet the criteria by using the purposive sampling method. This research method uses a statistical approach with data analysis techniques using multiple linear regression with a significance level of 0.05. The results showed that the variables CAR (Capital Adequacy Ratio), BOPO (Operating Expenses for Operating Income), Inflation, Bi Rate simultaneously had a significant effect on Non Performing Loans, while partially CAR (Capital Adequacy Ratio) had a negative relationship and had a significant effect on on Non-Performing Loans, BOPO (Operating Costs of Operating Income) has a positive relationship and has a significant effect on Non-Performing Loans, Inflation has a positive relationship and has no significant effect, Bi rate has a negative relationship and has no significant effect on Non-Performing Loans.

Keywords: CAR (Capital Adequacy Ratio), BOPO (Operational Cost of Operating Income), Inflation, BI Rate, Non-Performing Loan

ABSTRAK

Industri perbankan dikenal sebagai lembaga keuangan yang dimana mempunyai fungsi sebagai pemberi kredit dengan tujuan meningkatkan taraf hidup masyarakat namun di lain sisi bank juga dihadapkan dengan resiko kredit bermasalah, pengelolaan kredit merupakan salah satu hal yang sangat penting karena kredit memberikan kontribusi yang besar untuk pendapatan bank. Tujuan penelitian ini untuk menganalisis faktor internal seperti spesifik bank dan juga faktor yang berasal dari luar seperti kondisi perekonomian di Indonesia yang berdampak pada industri perbankan khususnya pada bank umum konvensional. Objek penelitian ini adalah bank umum konvensional yang terdaftar di bursa efek Indonesia periode 2016 - 2019 dan terdapat 31 sampel bank yang memenuhi kriteria dengan menggunakan metode purposive sampling. metode penelitian ini menggunakan pendekatan statistik dengan Teknik analisis data menggunakan metode regresi linear berganda dengan tingkat signifikansi 0.05. Hasil penelitian menunjukkan variabel CAR (*Capital Adequacy Ratio*), BOPO (Beban operasional Pendapatan Operasional), Inflasi, Bi Rate secara simultan memiliki pengaruh signifikan terhadap *Non Performing Loan*, Sedangkan secara parsial CAR (*Capital Adequacy Ratio*) mempunyai hubungan negatif dan memiliki pengaruh signifikan terhadap *Non Performing Loan*, BOPO (Biaya Operasional Pendapatan Operasional) mempunyai hubungan positif dan memiliki pengaruh signifikan terhadap *Non Performing Loan*, Inflasi mempunyai hubungan positif dan tidak memiliki pengaruh signifikan, Bi rate mempunyai hubungan negatif dan tidak memiliki pengaruh signifikan terhadap *Non Performing Loan*.

Kata Kunci : CAR (*Capital Adequacy Ratio*), BOPO (Biaya Operasional Pendapatan Operasional), Inflasi, BI Rate, NPL (*Non-Performing Loan*)