ABSTRAK

Penelitian ini bertujuan untuk menganalisa pengaruh dari BOPO, Loan to Deposit Ratio (LDR), Capital Adequency Ratio (CAR), Net Interest Margin, Oil Price, Inflasi, dan Interest Rate terhadap Non-performing Loans (NPL) Bank yang terctatat di Bursa Efek Indonesia selama periode 2016-2020. Jumlah populasi bank yang tercatat di BEI sebanyak 46 bank di mana untuk sampel dalam penelitian ini adalah sebagian dari populasi tersebut yaitu sebanyak 32 bank. Penelitian ini merupakan penelitian kuantitatif sehingga metode analisis data yang digunakan adalah metode statistik. Adapun analisis data tersebut dengan bantuan *software Econometric Views* (*Eviews) versi* 12.0. Hasil penelitian menunjukkan bahwa BOPO berpengaruh positif terhadap NPL Bank, LDR berpengaruh positif namun tidak signifikan terhadap NPL, CAR berpengaruh negatif terhadap NPL, NIM berpengaruh negatif terhadap NPL, Oil Price berpengaruh positif terhadap NPL, Inflasi berpengaruh negatif namun tidak signifikan terhadap NPL, dan Interest Rate berpengaruh positif terhadap NPL. Perbankan harus memperhatikan acuan dan aturan dari regulator yaitu Otoritas Jasa Keuangan menjadi pedoman di mana batas maksimum untuk rasio NPL adalah 5% sehingga secara kualitas kredit perbankan dapat terjaga. Bagi investor diharapkan untuk dapat melakukan pertimbangan dalam melakukan investasi dengan menganalisis terlebih dahulu keadaan perusahaan melalui laporan keuangan yang telah dipublikasi oleh Perbankan dengan melihat rasio Non-Performing Loans sebagai pertimbangan krusial.

Kata Kunci: Non Performing Loans, BOPO, Loan to Deposit Ratio, Capital Adequency Ratio, Net Interest Margin

ABSTRACT

This study aims to analyzes the effect of BOPO, Loan to Deposit Ratio (LDR), Capital Adequacy Ratio (CAR), Net Interest Margin, Oil Price, inflation, and Interest Rate on Non-performing Loans (NPL) of banks listed on the Indonesia Stock Exchange during 2016-2020. The total population of banks listed on the IDX is 46 banks where the sample in this study is part of the population, which is 32 banks. This study is a quantitative study so that the data analysis method used is a statistical method. The analysis of these data using Econometric Views (Eviews) software version 12.0. The results showed that BOPO has a positive and significant effect on bank NPLs, LDR has a positive but not significant effect on NPLs, CAR has a negative and significant effect on NPLs, NIM has a negative and significant effect on NPLs, Oil Price has a positive and significant effect on NPLs, inflation has a negative but not significant effect on NPLs, and Interest Rate has a positive and significant effect on NPLs. Banks must pay attention to the reference and rules of the regulator, the Financial Services Authority, as a guideline where the maximum limit for the NPL ratio is 5% so that the quality of banking credit can be maintained. For investors, it is expected to be able to make considerations in investing by analyzing the company's condition through financial statements that have been published by banks by looking at the ratio of Non-Performing Loans as a crucial consideration.

Keywords: Non-performing Loans, BOPO, Loan to Deposit Ratio, Capital Adequency Ratio, Net Interest Margin