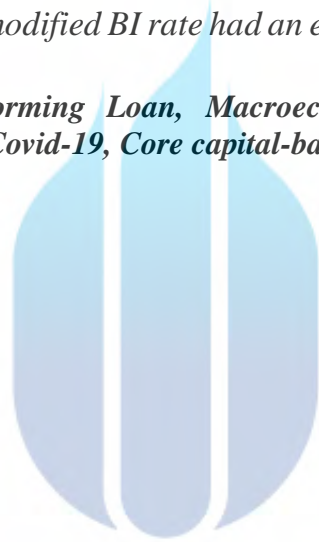


ABSTRACT

The goal of this study is to find out if the capital adequacy ratio, loan-to-asset ratio, net interest margin, inflation, and the BI rate affect the value of non-performing loans. The data used is secondary data collected within the past three years. As a sampling strategy, purposive sampling was utilized, with the banking sector enterprises included in the CCBG III category, including the IDX. All series of studies indicate that inflation, net interest margin, and capital adequacy ratio influence non-performing loans; however, the COVID-19 pandemic-modified BI rate had an effect on non-performing loans.

Keywords : Non Performing Loan, Macroeconomics, Bank Performance, Pandemic Covid-19, Core capital-based bank groups 3



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ABSTRAK

Tujuan penelitian ini adalah untuk melihat apakah *capital adequacy ratio*, *loan to asset ratio*, *net interest margin*, inflasi, dan *BI rate* berpengaruh pada nilai *non performing loan*. Data yang diambil berasal dari data sekunder dalam kurun waktu 3 tahun. Metode *purposive sampling* diambil sebagai teknik pengambilan sampel dengan perusahaan subsektor perbankan yang masuk dalam kategori KBMI III yang masuk dalam BEI. Dari seluruh rangkaian penelitian, memperlihatkan inflasi, *net interest margin*, dan *capital adequacy ratio* berpengaruh terhadap *non performing loan*. Sedangkan *BI rate* yang dimoderasi oleh Pandemi Covid-19 berpengaruh terhadap *non performing loan*

Kata kunci: *Non Performing Loan*, Makroekonomi, Kinerja Bank, Pandemi Covid-19, KBMI 3

