

Analisis pengaruh CAR, NPL, suku bunga, inflasi, dan indeks saham properti terhadap penyaluran kredit KPR : studi empiris Bank asing periode 2011-2013 = Analysis of effect of CAR, NPL. interest, rates inflation, and stock index property to lending mortgage empirical : study of foreign Banks period 2011-2013

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Abstrak

Tesis ini membahas mengenai pengaruh CAR, NPL, suku bunga, inflasi, dan indeks saham properti terhadap penyaluran KPR. Pengujian hipotesis pada penelitian ini menggunakan analisis regresi berganda. Sampel dalam penelitian ini adalah 6 (enam) kelompok Bank Asing yang terdaftar di Bank Indonesia periode 2011-2013 dengan jumlah observasi data sebanyak 194. Hasil penelitian menemukan bukti bahwa CAR, dan NPL secara parsial berpengaruh signifikan positif terhadap penyaluran Kredit KPR. Sementara itu, variabel SBI, inflasi, dan indeks saham properti tidak memiliki pengaruh signifikan terhadap penyaluran Kredit KPR.

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This thesis discuss about the analysis of the influence of CAR, NPL, interest rates, inflation, and stock index properties on distribution of mortgages (KPR). Testing the hypothesis in this study using multiple regression analysis. The samples in this study are six groups of Foreign Banks registered in Bank Indonesia from 2011 to 2013 as much as 6 foreign banks with 194 numbers of data observations. The results found that the CAR and NPL partially have positive significant effect on the lending mortgages (KPR). Meanwhile, SBI and the ISP does not have significant effect on lending mortgage (KPR), while inflation doest not have significant effect on lending mortgage (KPR).