

Pengaruh tingkat suku bunga inflasi produk domestik bruto capital adequacy ratio loan to deposit ratio dan bank size terhadap non performing loan pada bank umum yang terdaftar di bursa efek indonesia periode 2010-2014 = Influence of interest rate inflation gross domestic product capital adequacy ratio loan to deposit ratio and bank size of non performing loans in commercial bank period 2010-2014

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Abstrak

Penelitian ini bertujuan untuk menganalisa hubungan antara pengaruh variabel variabel makroekonomi dan mikroekonomi terhadap kualitas kredit khususnya kredit bermasalah pada Bank umum konvensional yang terdaftar di Bursa Efek Indonesia berdasarkan data historis triwulanan periode 2010 sampai dengan 2014 Variabel variabel yang diuji meliputi tingkat suku bunga BI rate inflasi produk domestik bruto capital adequacy ratio loan to deposit ratio dan bank size Penelitian ini menggunakan metode analisis regresi berganda

Hasil penelitian menunjukkan bahwa perubahan tingkat suku bunga BI rate produk domestik bruto dan capital adequacy ratio memiliki hubungan negatif yang signifikan sedangkan variabel inflasi loan to deposit ratio dan bank size memiliki hubungan positif terhadap non performing loan namun hanya variabel produk domestik bruto dan loan to deposit ratio saja yang memiliki pengaruh yang signifikan terhadap NPL.

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This study aims to analyze the relationship between the effect of macroeconomic and microeconomic variables change in credit quality particularly on non performing loans in a conventional commercial bank listed on the Indonesia Stock Exchange quarterly based on historical data from 2010 through 2014 Variables tested include interest rate BI rate inflation gross domestic product capital adequacy ratio loan to deposit ratio and bank size This study uses multiple regression analysis

The results showed that the change in interest rate BI rate gross domestic product and the capital adequacy ratio has a significant negative relationship while variable inflation loan to deposit ratio and bank size have positive relation to non performing loans but only gross domestic product and loan to deposit ratio which has significant impact on NPL.