

Analisis pengaruh faktor internal terhadap non-performing financing (NPF) pada perusahaan pembiayaan Tbk: studi empiris periode 2010-2014 = The impact of internal factors toward non-performing financing in financing company Tbk empirical: study for the period of 2010-2014 / M. Fajar Pratama Muttaqien

M. Fajar Pratama Muttaqien, author

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Abstrak

[ABSTRAK

Tujuan penelitian ini adalah untuk melihat pengaruh faktor-faktor internal perusahaan pembiayaan terhadap non-performing financing pada perusahaan pembiayaan yang terdaftar di Bursa Efek Indonesia selama periode penelitian yaitu dari tahun 2010 hingga 2014. Fakto-faktor yang diteliti dalam penelitian ini adalah tingkat pembiayaan bermasalah (NPF), tingkat pertumbuhan pembiayaan (growth), tingkat pengambilan risiko (Risk), ukuran perusahaan yang dilihat dari total asetnya (Size), tingkat efisiensi operasional perusahaan (Effeciency), Return on Asset, Gearing ratio. Sampel pada penelitian ini adalah 8 perusahaan yang sudah sesuai dengan kriteria penelitian ini, yang meliputi hanya perusahaan pembiayaan yang terdaftar pada Bursa Efek Indonesia sejak 2009 dan memiliki data laporan keuangan dari tahun 2009-2014. Estimasi model dilakukan dengan menggunakan regresi panel Random Effects Model. Hasil penelitian menunjukkan bahwa hanya tingkat efisiensi operasional perusahaan (Effeciency), Return on Asset, Gearing ratio, tingkat pengambilan risiko (Risk), dan ukuran perusahaan yang dilihat dari total asetnya (Size) yang memiliki hubungan terhadap nonperforming financing sedangkan tingkat pertumbuhan pembiayaan (growth) tidak mempunyai hubungan terhadap non-performing financing.

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ABSTRACT

The purpose of this study is to explore the impact of internal factor toward nonperforming financing in financing company listed in Indonesian Stock Exchange (IDX) with period of research from 2010-2104. The variables that are being explored are non-performing financing, financing growth, risk-taking level, size of total asset, efficiency operational, return on asset, and gearing ratio. Research?s sample was 8 companies which are in accordance with the criteria of this study, which covers only the financing company listed on the indonesia stock exchange since 2009 and has the financial statement data from 2009 to 2014. The Random Effects Model of panel regression is being employed in the model estimation. Result of this research showed that Effeciency, ROA, Gearing Ratio, Risk, and Size was influencing on non-performing financing while growth financing is not influencing on non-performing financing, The purpose of this study is to explore the impact of internal

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