

**Analisis penyaluran dana bank kepada konsumen terhadap non-performing loan (NPL) pada bank umum konvensional di Indonesia periode 2009-2014 = Analysis of bank lending to consumer towards non performing loan (NPL) in Indonesia commercial bank year 2009-2014**

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Abstrak

Penelitian ini bertujuan untuk menganalisis pengaruh penyaluran dana bank kepada konsumen yang dicerminkan oleh karakteristik bank seperti loan growth rate (LGR), ukuran bank (SIZE), equity ratio (ER), capital adequacy ratio (CAR), dan deposit growth rate (DGR) terhadap non-performing loan (NPL) pada bank umum konvensional di Indonesia periode 2009-2014. Pengujian dilakukan dengan model regresi data panel. Hasil penelitian ini menunjukkan bahwa LGR, SIZE, dan CAR memiliki pengaruh yang signifikan terhadap NPL, sedangkan ER dan DGR tidak memiliki pengaruh yang signifikan.

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This study aims to analyze of bank lending to consumer through bank's characteristic, such as loan growth rate (LGR), bank's size (SIZE), equity ratio (ER), capital adequacy ratio (CAR), and deposit growth rate (DGR) towards non-performing loan (NPL). The test were conducted with regression of panel data. The regression results indicate significance for LGR, SIZE, and CAR. There were no significance was found for ER and DGR.