

## Pengaruh harga batubara terhadap non performing finance perusahaan pembiayaan alat berat = Coal price influence to non performing finance heavy equipment finance company / Arina Alammaya Pribadi

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### Abstrak

#### <b>ABSTRAK</b><br>

Tesis ini membahas tentang kondisi kinerja perusahaan pembiayaan yang bergerak di bidang pembiayaan alat berat dilihat dari sisi kualitas kredit nya. Tren peningkatan Non Performing Finance pada perusahaan pembiayaan alat berat merupakan dampak dari perlambatan ekonomi global serta turunnya harga komoditas andalan. Penelitian ini merupakan penelitian kuantitatif menggunakan data dan model panel dari 16 perusahaan yang terdaftar di Assosiasi Perusahaan Pembiayaan Indonesia APPI tahun 2010 ndash; 2015. Variabel terikat yaitu Non Performing Finance sedangkan variabel bebas yaitu harga batubara, total asset, regulator dan BI Rate. Hasil penelitian menunjukkan bahwa variabel harga batubara, total asset dan BI rate memiliki pengaruh signifikan terhadap variable bebas. Variabel harga batubara memiliki pengaruh negatif dan signifikan terhadap NPF, variabel ukuran perusahaan memiliki pengaruh negatif dan signifikan terhadap NPF, variabel regulator tidak signifikan pengaruhnya terhadap NPF, dan variabel independen BI Rate memiliki pengaruh positif dan signifikan terhadap NPF.

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#### <b>ABSTRACT</b><br>

This thesis discuss about performance of the finance company engaged in the financing of heavy equipment in terms of its credit quality. The upward trend in non performing Finance in heavy equipment finance company is the impact of the global economic slowdown and falling commodity prices. This research using quantitative approach using panel data model from 16 finance company listed in the APPI Indonesian Financial Services Association with a series of 2010 2015. The dependent variable is non performing finance, while the independent variable are Coal Mining Price, Firm Size, Regulator and BI Rate. The results showed that all independent variables were researched except Regulator have a significant influence on the dependent variable. Coal Mining Price variable have a negative influence and significant to NPF ,Firm Size variable have negative influence and significant to NPF, Regulator variable has not significant influence to NPF and BI Rate have positive and significant influence to NPF.