

INTISARI

Penelitian ini bertujuan untuk mengetahui apakah ada pengaruh dari faktor eksternal terhadap Non Performing Loan (NPL) di Indonesia. Dipilihlah 3 variabel yang digunakan untuk menjelaskan Non Performing Loan (NPL), yaitu Gross Domestic Product (GDP), Interest Rate (r), Inflation (Inf)

Penelitian ini menggunakan pendekatan kuantitatif dan metode regresi. Penelitian ini menggunakan menggunakan sampel berupa laporan kinerja bank umum konvensional untuk periode 2004-2011. Jumlah sampel yang digunakan dalam penelitian sebanyak 32 sampel.

Temuan dari penelitian ini menunjukkan bahwa terdapat pengaruh terhadap Non Performing Loan (NPL).

Kata kunci : Non Performing Loan (NPL), regresi, faktor eksternal.

ABSTRACT

This research is to know if there is an influence from external factor against Non Performing Loan (NPL) in Indonesia. Three variables were chosen to explain about Non Performing Loan (NPL): Gross Domestic Product (GDP), Interest Rate (r), Inflation (Inf).

This research used quantitative approach and regression method. Sample of this study was taken from performance report of conventional bank from 2004- 2011 periods. Number of samples used in this research are 32.

The result of this research shows that there is an influence against Non Performing Loan (NPL).

Keywords: Non Performing Loan (NPL), regression, external factor