

## INTISARI

Penelitian ini bertujuan untuk menguji menganalisis *Non Performing Loan* (NPL) pada 10 bank umum swasta nasional BUKU 1 dan BUKU 2 yang memiliki modal inti kecil di Indonesia pada 2009-2015. Faktor yang dianalisis dalam mempengaruhi *Non Performing Loan* (NPL) adalah *Gross Domestic Product* (GDP), *Inflation* (INF), dan *Interest Rate of Credit Investment* (IRCI). Sampel dari penelitian ini adalah 5 bank BUKU 1 yaitu Bank Mandiri Taspen Pos, Bank Jasa Jakarta, Bank Capital, Bank Index Selindo, dan Bank CCB Indonesia, sedangkan 5 bank BUKU 2 yaitu Bank Mestika, Bank KEB Hana Indonesia, Bank Mayapada, Bank Internasional, dan Bank Sinarmas. Data yang digunakan adalah data tahunan yang dikeluarkan oleh bank tersebut dan data sekunder yang didapatkan secara langsung dari World Bank dan Bank Indonesia. Penelitian ini dilakukan dengan pendekatan kuantitatif dan dianalisis menggunakan *Ordinary Least Square* (OLS).

Hasil dari penelitian ini menunjukkan bahwa *Gross Domestic Product* (GDP) memiliki pengaruh negatif dan tidak signifikan terhadap *Non Performing Loan* (NPL); *Inflation* (INF) memiliki pengaruh negatif dan signifikan terhadap *Non Performing Loan* (NPL); dan *Interest Rate of Credit Investment* memiliki pengaruh positif dan tidak signifikan terhadap *Non Performing Loan* (NPL).

Kata Kunci: NPL, GDP, INF, IRCI

## **ABSTRACT**

*The Purpose of his research is to analyze the influence the Non Performing Loan (NPL) in the tenth small private bank by capital in Indonesia in 2009-2015. As some of the factors analyzed in influence of Non Performing Loan (NPL): Gross Domestic Product (GDP), Inflation (INF), and Interest Rate of Credit Investment (IRCI). The sample in this study is fifth bank of BUKU 1 that is Mandiri Taspen Pos Bank, Jasa Jakarta Bank, Capital Bank, Index Selindo Bank, and CCB Indonesian Bank, while fifth bank of BUKU 2 that is Mestika Bank, KEB Hana Indonesian Bank, Mayapada Bank, MNC International Bank, and Sinarmas Bank. The data used is the annual data released by the bank and Secondary data were obtained directly from the World Bank and Bank Indonesia. This research was conducted with quantitative approach and analyzed using Ordinary Least Square (OLS).*

*The result of this research show that the Gross Domestic Product (GDP) had a negative and not significant impact on the Non Performing Loan (NPL); the Inflation (INF) had a negative and significant impact on the Non Performing Loan (NPL); and the Interest Rate of Credit Investment (IRCI) had a positive and not significant impact on the Non Performing Loan (NPL).*

*Keywords: NPL, GDP, INF, IRCI*