

**ANALISIS PENGARUH FAKTOR MAKROEKONOMI TERHADAP
TINGKAT *NON PERFORMING LOAN* PADA BANK UMUM
KONVENSIONAL PERIODE 2013-2018**

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INTISARI

Penelitian ini bertujuan untuk menganalisis *Non Performing Loan (NPL)* terhadap faktor makroekonomi yaitu *Gross Domestic Product (GDP)*, *BI Rate (BIR)*, *Inflasi (INF)* pada periode 2013-2018 dalam kurun waktu 6 tahun. Data yang digunakan adalah data triwulan yang didapatkan langsung dari Bank Indonesia (BI) dan Badan Pusat Statistik (BPS). Penelitian ini menggunakan penelitian korelasional dengan pendekatan kuantitatif dan dianalisis menggunakan *Ordinary Least Square (OLS)*. Hasil dari penelitian ini menunjukkan bahwa *Gross Domestic Product (GDP)* pengaruh negatif dan signifikan terhadap *Non Performing Loan (NPL)*, *BI Rate (BIR)* berpengaruh negatif dan signifikan terhadap *Non Performing Loan*, *Inflasi (INF)* berpengaruh negatif dan tidak signifikan terhadap *Non Performing Loan (NPL)*.

Kata Kunci: *NPL*, *GDP*, *BI RATE*, *INFLASI*

***ANALYSIS OF THE EFFECT OF MACROECONOMIC FACTORS ON NON
PERFORMING LOAN LEVELS IN CONVENTIONAL COMMERCIAL BANKS
PERIOD 2013-2018***

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ABSTRACT

This study aims to analyze the Non Performing Loan against macroeconomic factors such as Gross Domestic Product (GDP), BI Rate (BIR), Inflation (INF) for 2013-2018 period within six years. The data used are Quarterly data obtained from Bank of Indonesian (BI) and Central Bureau of Statistics (CBS). This research uses correlational research with quantitative approach and analyzed using Ordinary Least Square (OLS). The result of this research shows that Gross Domestic Product (GDP) has negative and significant effect on Non Performing Loan (NPL); BI Rate (BIR) has negative and significant effect on Non Performing Loan (NPL); Inflation (INF) has negatively significant effect on Non Performing Loan (NPL).

Keyword: NPL, GDP, BI RATE, INFLASI