

ABSTRAK

ANALISIS *NON PERFORMING LOAN* DI SEKTOR PERBANKAN BUMN INDONESIA (2005:03 – 2014:12)

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Penelitian ini bertujuan untuk mengetahui bukti empiris tentang pengaruh Inflasi, Suku Bunga Kredit Investasi, dan Pertumbuhan Ekonomi Indonesia terhadap *Non Performing Loan* di Sektor Perbankan BUMN Indonesia. Data yang digunakan adalah data hasil observasi atau pengukuran yang telah dicatat untuk suatu keperluan tertentu, yang diperoleh dari tahun 2005:03 – 2014:12. Alat analisis yang digunakan adalah regresi berganda metode *Ordinary Least Square* (OLS). Hasil penelitian menunjukkan bahwa Inflasi dan Suku Bunga Kredit Investasi mempunyai pengaruh positif dan signifikan terhadap *Non Performing Loan* (NPL) Bank BUMN Indonesia. Hasil penelitian menunjukkan bahwa Pertumbuhan Ekonomi Indonesia mempunyai pengaruh negatif dan signifikan terhadap *Non Performing Loan* (NPL) Bank BUMN Indonesia.

Kata Kunci: Inflasi, Suku Bunga Kredit Investasi, Pertumbuhan Ekonomi Indonesia, *Non Performing Loan*, OLS

ABSTRACT

ANALYSIS NON PERFORMING LOAN IN BANKING SECTOR BUMN INDONESIA

This study aims to find empirical evidence about the influence of Inflation, Interest Rate Investment Credit, and Economic Growth in Indonesia against non-performing loans in the banking sector BUMN Indonesia. The data used is data from observations or measurements that have been recorded for a particular purpose, are derived from the 2005: 03-2014: 12. The analysis tool used is multiple regression Ordinary Least Square method (OLS). The results showed that Inflation and Interest Rate Investment Loan has a positive and significant impact on the Non Performing Loan (NPL) Indonesian state-owned bank. The results showed that the Indonesian Economic Growth has a negative and significant impact on the Non Performing Loan (NPL) Indonesian state-owned bank.

Keyword: Inflation, Interest Rates Investment, Economic Growth in Indonesia, the Non Performing Loan, OLS