

ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh capital adequacy ratio (CAR), Loan to deposit ratio (LDR), Biaya oprasional dan pendapatan oprasional (BOPO), Net interesting margin (NIM) terhadap Net performing Loan (NPL) pada Perbankan yang terdaftar di Bursa Efek Indonesia. Penelitian ini tergolong penelitian kausal. Populasi dalam penelitian ini adalah seluruh perusahaan Perbankan yang terdaftar di BEI tahun 2016 sampai 2020 Sedangkan sampel penelitian ini ditentukan dengan metode purposive sampling sehingga diperoleh 43 perusahaan sampel. Jenis data yang digunakan adalah data sekunder yang diperoleh dari www.idnfinancials.com/id. Metode analisis yang digunakan adalah analisis Regresi Data Panel.

Hasil penelitian diperoleh : Berdasarkan kajian, hasil penelitian dan pembahasan yang telah dipaparkan sebelumnya, maka dapat ditarik kesimpulan sebagai berikut : *Capital adequacy ratio* secara parsial berpengaruh negatif dan signifikan variabel *capital adequacy ratio* terhadap *non performing loan* pada Perusahaan Sektor Perbankan yang terdaftar di Bursa Efek Indonesia (BEI) Periode 2016-2020, *Loan to deposit ratio* secara parsial berpengaruh positif dan signifikan variabel *Loan to deposit ratio* terhadap *non performing loan* pada Perusahaan Sektor Perbankan yang terdaftar di Bursa Efek Indonesia (BEI) Periode 2016-2020, Biaya operasional pendapatan operasional berpengaruh positif terhadap secara parsial berpengaruh dan signifikan variabel biaya operasional pendapatan operasional terhadap *non performing loan* pada Perusahaan Sektor Perbankan yang terdaftar di Bursa Efek Indonesia (BEI) Periode 2016-2020, *Net interest margin* berpengaruh negative dan tidak signifikan variabel *net interest margin* terhadap *non performing loan* pada Perusahaan Sektor Perbankan yang terdaftar di Bursa Efek Indonesia (BEI) Periode 2016-2020, secara simultan menjelaskan bahwa *capital adequacy ratio*, *loan to deposit ratio*, biaya oprasional dan pendapatan oprasional dan *net interest margin* secara bersama-sama berpengaruh signifikan terhadap *non performing loan* pada Perusahaan Sektor Perbankan yang terdaftar di Bursa Efek Indonesia (BEI) Periode 2016-2020.

Kata Kunci: pengaruh capital adequacy ratio (CAR), Loan to deposit ratio (LDR), Biaya oprasional dan pendapatan oprasional (BOPO), Net interesting margin (NIM) terhadap Net performing Loan (NPL)

ABSTRACT

This study aims to determine the effect of capital adequacy ratio (CAR), Loan to deposit ratio (LDR), operational costs and operating income (BOPO), Net Interest Margin (NIM) on Net Performing Loans (NPL) in banks listed on the Stock Exchange. Indonesia. This research is classified as causal research. The population in this study were all banking companies listed on the Indonesia Stock Exchange from 2016 to 2020, while the research sample was determined by the purposive sampling method so that 43 sample companies were obtained. The type of data used is secondary data obtained from www.idnfinancials.com/id. The analytical method used is Panel Data Regression analysis.

Research results: Based on the studies, research results and discussions that have been described previously, the following conclusions can be drawn: The capital adequacy ratio partially has a negative and significant effect on the capital adequacy ratio variable on non-performing loans in the Banking Sector Companies listed on the Indonesia Stock Exchange (IDX).) Period 2016-2020, Loan to deposit ratio partially positive and significant variable Loan to deposit ratio on non-performing loans in Banking Sector Companies listed on the Indonesia Stock Exchange (IDX) Period 2016-2020, Operating costs operating income partially positive effect influential and significant on operating income variables on bad loans in Banking Sector Companies listed on the Indonesia Stock Exchange (IDX) for the 2016-2020 period, net interest margin has a negative and insignificant effect on net interest margin variables on non-performing loans at the company The results of the Banking Sector listed on the Indonesia Stock Exchange (IDX) for the 2016-2020 period, simultaneously explained that the capital adequacy ratio, loan to savings ratio, operating costs and operating income and net interest margin together have a significant effect on non-performing loans in the Company. Banking Sector listed on the Indonesia Stock Exchange (IDX) for the 2016-2020 period.

Keywords: effect of capital adequacy ratio (CAR), loan to deposit ratio (LDR), operational costs and operating income (BOPO), net interesting margin (NIM) on net performing loans (NPL).