

**PENGARUH CAR, LDR, BOPO, INFLASI DAN GDP TERHADAP NPL (STUDI
EMPIRIS PADA BANK UMUM KONVENSIONAL YANG TERDAFTAR DI BEI
PERIODE 2009-2013)**

Nourma Atiqoh¹

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh *Capital Adequacy Ratio* (CAR), *Loan to Debt Ratio* (LDR), Biaya Operasional (BOPO), Inflasi dan *Gross Domestic Product* (GDP) terhadap Non Performing Loan (NPL). Populasi penelitian ini adalah Bank Umum Konvensional yang terdaftar di BEI periode 2009-2013 yang memenuhi syarat yaitu ada 21 bank. Sampel dipilih dengan metode *purposive sampling* setiap tahun dari 2009 sampai dengan tahun 2013 sehingga diperoleh 105 sampel. Penelitian ini menggunakan metode analisis regresi linear berganda, uji asumsi klasik, uji hipotesis (uji *t-statistic*, uji *F-statistic* dan uji Koefisien Determinasi (R^2)) dengan menggunakan program SPSS 20.

Berdasarkan hasil pengujian hipotesis, khususnya pada uji F menunjukkan bahwa CAR, LDR, BOPO, Inflasi dan GDP secara simultan memiliki pengaruh signifikan terhadap NPL. Uji t (parsial) menunjukkan LDR, Inflasi dan GDP tidak memiliki pengaruh terhadap NPL. Variabel CAR berpengaruh negatif signifikan terhadap NPL dan BOPO berpengaruh positif signifikan terhadap NPL. *Adjusted R²* menunjukkan bahwa hanya sebesar 16,9% variabel-variabel independen memengaruhi NPL, sedangkan 83,1% dipengaruhi oleh faktor lainnya.

Kata Kunci: *Non Performing Loan* (NPL), *Capital Adequacy Ratio* (CAR), *Loan to Debt Ratio* (LDR), Biaya Operasional (BOPO), Inflasi

¹ Mahasiswa Program Studi Akuntansi Universitas Bakrie

**THE EFFECT OF CAR, LDR, BOPO, INFLATION AND GDP TO NPL
(EMPIRICAL STUDY IN CONVENTIONAL COMMERCIAL BANKS
REGISTERED IN BEI PERIOD 2009-2013)**

Nourma Atiqoh²

ABSTRACT

The object of this study is to analyze the effect of the Capital Adequacy Ratio (CAR), the Loan to Debt Ratio (LDR), Operating Expenses (BOPO), Inflation and Gross Domestic Product (GDP) to the non-performing loan (NPL). The population of this study is the Conventional Commercial Bank listed on the Stock Exchange 2009-2013 period which eligible to the criteria there are 21 banks. Samples were selected by purposive sampling method using yearly data from 2009 to 2013 in order to obtain 105 samples. This study uses multiple linear regression, classical assumption test, hypothesis testing (t-statistic test, F-statistic test and coefficient of determination test (R^2)) by using SPSS 20.

Based on the results of hypothesis testing especially in the F test showed that the CAR, LDR, BOPO, Inflation and GDP significant simultaneously have an influence on the NPL. T test (partial) shows that LDR, Inflation and GDP does not have an influence on the NPL. Variable CAR has significantly negative affect to NPL and BOPO has significantly positive affect to the NPL. R^2 showed that only 16,9% independent variables affect NPL, meanwhile 83,1% NPL affected by another factors.

Keywords: Non-Performing Loan (NPL), Capital Adequacy Ratio (CAR), Loan-to-Debt Ratio (LDR), Operating Expenses (ROA), Inflation

² Student of Universitas Bakrie, Accounting major