

ABSTRAK

ANALISIS FUNDAMENTAL PERUSAHAAN TERHADAP *NON PERFORMING LOAN* PADA LEMBAGA PEMBIAYAAN DI INDONESIA

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Non Performing Loan (NPL) atau Kredit Bermasalah ialah kredit yang sejak jatuh tempo tidak dapat dilunasi oleh debitur sebagaimana mestinya sesuai dengan perjanjian. Tujuan dari penelitian ini adalah untuk menganalisis faktor-faktor yang mempengaruhi *Non Performing Loan* (NPL). Penelitian ini menggunakan 5 variabel independen yaitu *Capital Adequacy Ratio* (CAR), *Loan to Asset Ratio* (LAR), *Loan to Debt Ratio* (LDR), *Return on Asset* (ROA) serta Biaya Operasional dan Pendapatan Operasional (BOPO) dengan variabel dependen *Non Performing Loan* (NPL). Metode yang digunakan adalah *Purposive Sampling* dengan jumlah sampel 10 perusahaan dari 19 perusahaan Sub Sektor Lembaga Pembiayaan yang terdaftar di Bursa Efek Indonesia periode 2015-2018. Hipotesis diuji dengan menggunakan metode data panel dengan model *random effect* untuk mengetahui apakah faktor-faktor dalam penelitian ini mempengaruhi *Non Performing Loan* (NPL) secara parsial. Berdasarkan pada hasil pengujian, diperoleh hasil bahwa fundamental perusahaan LAR, LDR, ROA dan BOPO memiliki pengaruh negatif terhadap NPL.

Kata Kunci : *Capital Adequacy Ratio* (CAR), *Loan to Asset Ratio* (LAR), *Loan to Debt Ratio* (LDR), *Return on Asset* (ROA), Biaya Operasional dan Pendapatan Operasional (BOPO) dan *Non Performing Loan* (NPL).

ABSTRACT

FUNDAMENTAL ANALYSIS OF COMPANIES ON NON PERFORMING LOAN IN INDONESIAN FINANCING INSTITUTIONS

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Non Performing Loan (NPL) is the loan that has not been repaid by the debtor accordance with the agreement. The purpose of this study was to analyze the factors that affect the Non Performing Loan (NPL). This study used 5 independent variables, such as Capital Adequacy Ratio (CAR), Loan to Asset Ratio (LAR), Loan to Debt Ratio (LDR), Return on Assets (ROA), and Operational Costs on Operating Income (BOPO) with the dependent variable was Non Performing Loan (NPL). The method of this study used Purposive Sampling with a sample of 10 companies from 19 listed Financial Institution Sub Sector companies on Indonesia Stock Exchange in 2015-2018. The hypothesis was tested using panel data method with a random effect model to find out the factors in this study affected Non Performing Loan (NPL). The result of this study found that the company fundamentals of LAR, LDR, ROA and BOPO did not affect NPL.

Keywords: Capital Adequacy Ratio (CAR), Loan to Asset Ratio (LAR), Loan to Debt Ratio (LDR), Return on Assets (ROA), Operational Costs and Operating Income (BOPO) and Non Performing Loans (NPL)