

## **ABSTRAK**

### **FAKTOR-FAKTOR YANG MEMPENGARUHI *CREDIT RISK TAKING* PADA PERUSAHAAN PERBANKAN YANG TERDAFTAR DI BURSA EFEK INDONESIA**

**Oleh :**

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Penelitian ini dilakukan dengan tujuan untuk menguji secara empiris pengaruh Capital Adequacy Ratio (CAR), *Bank Size*, Biaya Operasional Pada Pendapatan Operasional (BOPO), Suku Bunga dan Loan to Deposit Ratio (LDR) secara parsial terhadap *Credit Risk Taking* / Non Performing Loan (NPL). Variabel dependen dalam penelitian ini yaitu NPL (Y), sedangkan variabel independennya adalah CAR (X1), Bank Size (X2), BOPO (X3), Suku Bunga (X4) dan LDR (X5). Penelitian ini merupakan penelitian kuantitatif. Hasil uji t menunjukkan bahwa CAR memiliki nilai probabilitas sebesar 0.8539 dan nilai sehingga CAR tidak berpengaruh positif terhadap NPL. Bank Size memiliki nilai probabilitas sebesar 0.1912 dan sehingga BS tidak berpengaruh terhadap NPL. BOPO memiliki nilai probabilitas 0.0186 sehingga BOPO berpengaruh terhadap NPL. IR memiliki nilai probabilitas 0.5218 sehingga IR tidak berpengaruh terhadap NPL. LDR memiliki nilai probabilitas 0.1104 sehingga LDR tidak berpengaruh terhadap NPL. Hasil uji adjusted menunjukkan bahwa kemampuan prediktif dari lima variabel independen (CAR, BS, BOPO, IR dan LDR) adalah 6,33%, dan sisanya 93,67% dipengaruhi oleh variabel lain diluar model.

**Kata Kunci:** *Credit Risk Taking*, Perbankan, Bursa Efek, *Insolvency*

## **ABSTRACT**

### **FACTORS AFFECTING CREDIT RISK TAKING IN BANKING COMPANIES LISTED ON THE INDONESIA STOCK EXCHANGE**

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This study was conducted with the aim of empirically testing the effect of Capital Adequacy Ratio (CAR), Bank Size, Operating Costs on Operating Income (BOPO), Interest Rates and Loan to Deposit Ratio (LDR) partially on Credit Risk Taking / Non Performing Loans ( NPL). The dependent variable in this study is NPL (Y), while the independent variables are CAR (X1), Bank Size (X2), BOPO (X3), Interest Rate (X4) and LDR (X5). This research is a quantitative research. This type of research is causal associative, that is, this research looks for a causal relationship between the independent variable (X) and the dependent variable (Y). This research is a quantitative research. The results of the t-test indicate that the CAR has a probability value of 0.8539 and a value so that the CAR does not have a positive effect on NPL. Bank Size has a probability value of 0.1912 and so BS has no effect on NPL. BOPO has a probability value of 0.0186 so that BOPO has an effect on NPL. IR has a probability value of 0. 5218 so that IR has no effect on NPL. LDR has a probability value of 0.1104 so that LDR has no effect on NPL. Finally the all variables (CAR, BS, BOPO, IR and LDR) influenced Credit Risk Taking only 6.33% (predictive result), and the remaining 93.67% coming from other variables not in the model.

*Keywords: Credit Risk Taking, Banking, Stock Exchange, Insolvency*