

INTISARI

Penelitian ini bertujuan untuk mengidentifikasi dan menganalisis pengaruh Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), dan Biaya Operasional terhadap Pendapatan Operasional (BOPO) terhadap Non-Performing Loan (NPL) pada Bank Perekonomian Rakyat (BPR) Konvensional di Indonesia.

Penelitian ini menggunakan data panel dengan *fixed effect model* dan melibatkan sampel 380 BPR Konvensional yang terdaftar di website Otoritas Jasa Keuangan (OJK) dari seluruh provinsi di Indonesia. Teknik pengambilan sampel dilakukan secara purposive sampling dengan menggunakan laporan keuangan akhir tahun selama periode 2018–2023.

Hasil penelitian menunjukkan bahwa secara LDR dan BOPO memiliki pengaruh signifikan positif terhadap NPL. Artinya, peningkatan LDR dan BOPO cenderung meningkatkan NPL pada BPR Konvensional. Sementara itu, CAR menunjukkan pengaruh positif tetapi tidak signifikan terhadap NPL, menandakan bahwa perubahan CAR tidak secara langsung mempengaruhi NPL pada BPR Konvensional selama periode penelitian.

Kata Kunci: Non-Performing Loan, CAR, LDR, BOPO, BPR Konvensional, Analisis Regresi Berganda, Data Panel.

ABSTRACT

This study, titled "Analysis of Factors Influencing Non-Performing Loans in Conventional Bank Perekonomian Rakyat (BPR) in Indonesia for the Period 2018 – 2023," aims to identify and analyze the impact of Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), and Operating Expenses to Operating Income (BOPO) on Non-Performing Loans (NPL) in Conventional BPR in Indonesia.

This research employs a panel data analysis with a fixed effect model, involving 380 Conventional BPRs listed on the Financial Services Authority (OJK) website, covering all provinces in Indonesia. The sample was selected using purposive sampling technique, based on annual financial reports for the period 2018–2023.

The results show that LDR and BOPO have a significant positive impact on NPL, indicating that an increase in LDR and BOPO tends to increase NPL in Conventional BPRs. Meanwhile, CAR has a positive but not significant impact on NPL, indicating that changes in CAR do not directly affect NPL in Conventional BPRs during the study period.

Keywords: Non-Performing Loan, ROA, CAR, LDR, BOPO, BPR Konvensional, Multiple Regression Analysis, Panel Data.