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Program Studi : Sarjana Ilmu Ekonomi

Judul : Pengaruh Variabel-Variabel Spesifik Industri Perbankan Dan Makroekonomi Regional Terhadap Non-Performing Loans Industri Bank Perkreditan Rakyat

Studi ini mengkaji faktor-faktor spesifik industri perbankan dan makroekonomi regional terhadap *non-performing loans* di 33 provinsi di Indonesia. Objek penelitian ini adalah 33 provinsi di Indonesia dengan mengecualikan provinsi Kalimantan Utara selama periode 2010 sampai 2016. Variabel yang menguji pengaruh kredit macet adalah pertumbuhan kredit, ukuran industri, rasio loan to deposit, tingkat pertumbuhan PDB regional , PDB per kapita, tingkat inflasi, tingkat pengangguran dan tingkat bunga Bank Indonesia. Estimasi model dilakukan dengan menggunakan regresi panel Model Tetap. Dari hasil regresi, penelitian ini menemukan bahwa tingkat suku bunga Bank Indonesia memiliki pengaruh positif dan signifikan terhadap tingkat kredit bermasalah.

Kata Kunci : *Non-performing loan*, Provinsi, Kredit Macet

**ABSTRACT**

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Study Program: Bachelor of Economics

Title: Banking-industry Specific and Regional Economic Determinant of Non-Performing Loans in Rural Bank Industry

This study examines the banking-industry specific and regional macroeconomics towards non-performing loans in 33 provinces in Indonesia. The object of this study were 33 provinces in Indonesia by excluding the province of North Kalimantan during the period 2010 to 2016. The variables that tested the effect of non-performing loans were credit growth, industry size, loan to deposit ratio, regional GDP growth rate, GDP per capita, inflation rate, unemployment and interest rates of Bank Indonesia. Model estimation is done by using Fixed Model panel regression. From the regression results, this study found that the interest rate of Bank Indonesia has a positive and significant influence on the level of nonperforming loans.

Keywords: Non-performing Loan, Province, Bad Loans