

ABSTRAK

ANALISIS FAKTOR – FAKTOR MAKRO YANG MEMPENGARUHI KREDIT BERMASALAH PADA BANK KOMERSIAL : STUDI PENELITIAN PT. BANK RAKYAT INDONESIA (Persero)Tbk KANWIL PEKANBARU

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Penelitian ini bertujuan untuk mengetahui pengaruh Produk Domestik Regional Bruto, Inflasi, Suku Bunga, dan Nilai Tukar terhadap kredit bermasalah. Penelitian ini merupakan penelitian kuantitatif dengan data penelitian menggunakan data sekunder, yaitu data yang diperoleh dari Provinsi Riau dan Provinsi Kepulauan Riau secara triwulanan dari periode Maret 2011 – Desember 2018. Sampel penelitian ini sebanyak 64 data. Analisis data penelitian menggunakan analisis regresi linear berganda. Hasil penelitian menyimpulkan bahwa: Produk Domestik Bruto Regional tidak terbukti berpengaruh negatif terhadap kredit bermasalah pada PT. Bank Rakyat Indonesia, Kanwil Pekanbaru. Selain itu, Inflasi juga tidak terbukti berpengaruh positif terhadap kredit bermasalah pada PT. Bank Rakyat Indonesia, Kanwil Pekanbaru. Namun demikian, hasil penelitian juga menyimpulkan bahwa Suku bunga terbukti berpengaruh positif terhadap kredit bermasalah pada PT. Bank Rakyat Indonesia, Kanwil Pekanbaru dan Nilai tukar terbukti berpengaruh negatif terhadap kredit bermasalah pada PT. Bank Rakyat Indonesia, Kanwil Pekanbaru.

Kata kunci: Produk Domestik Regional Bruto, Inflasi, Suku Bunga, Nilai Tukar, kredit bermasalah

ABSTRACT

ANALYSIS OF MACRO FACTORS THAT INFLUENCE NON PERFORMING LOAN IN COMMERCIAL BANK: RESEARCH STUDY AT PT. BANK RAKYAT INDONESIA (Persero) Tbk REGIONAL OFFICE PEKANBARU

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This study aims to examine the influence of Gross Regional Domestic Products, Inflation, Interest Rates, and Exchange Rates on Non Performing Loans. This study is quantitative research where research data is by using secondary data, namely data collected from Riau Province and Riau Islands Province on a quarterly basis from the period of March 2011 - December 2018. The total number of sample in this study is 64 data. The analysis of data in this study adopts multiple linear regression analysis. The results of this study concludes that Regional Gross Domestic Product is proven not to have a negative effect on Non Performing Loans at PT. Bank Rakyat Indonesia, Pekanbaru Regional Office. In addition, inflation is also not proven to have a positive effect on Non Performing Loans at PT. Bank Rakyat Indonesia, Pekanbaru Regional Office. However, the results of the study concludes that interest rates proved to have a positive effect on Non Performing Loans at PT. Bank Rakyat Indonesia, Pekanbaru Regional Office and Exchange Rate proved to have a negative effect on Non Performing Loans at PT. Bank Rakyat Indonesia, Pekanbaru Regional Office.

Keywords: Gross Regional Domestic Product, Inflation, Interest Rate, Exchange Rate, Non Performing Loan