

ABSTRACT

THE EFFECT LOAN TO DEPOSIT RATIO, INTEREST OF BI RATE, AND GROWTH OF CREDIT TO NON PERFORMING LOAN SUB SECTOR OF BANKING INDEX LQ45 IN INDONESIA STOCK EXCHANGE (IDX) YEAR 2011 - 2014

By

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This research is supposed to know that there is the effect from Loan to Deposit Ratio (LDR), Interest of BI Rate and Growth of Credit to Non Performing Loan. The population at this research is all sub sectors of banking Index LQ45 in Indonesia Stock Exchange (IDX) January 2011 – December 2014 period. Sample at this research is got as much as 4 banking by using purposive sampling method, this data research is got by website (*www.bi.go.id*). Data Analysis Technical uses multiple linier regression, hyphotesis testing for testing the partial affection. F testing for testing the multiple affection. Mistake rate or significant that is used for this research is 5 percent.

This research model that is used has filled the requirement of classic assumption test. The result of T testing show that Loan to Deposit Ratio variable, Interest of BI rate, and growth of credit is affected in negative significantly to Non Performing Loan (NPL). The value of adjusted R-square as big as 0,341130 showed that 34% from Loan to Deposit Ratio, Interest of BI rate and growth of credit affect Non Performing Loan (NPL) meanwhile the rest is 66% is affected by other variable that is not included for this research model.

Keyword: Loan to Deposit Ratio (LDR), Interest of BI Rate, Growth of credit, and Non Performing Loan (NPL)

ABSTRAK

PENGARUH, LOAN TO DEPOSIT RATIO, SUKU BUNGA BI RATE DAN PERTUMBUHAN KREDIT TERHADAP KREDIT BERMASALAH SUB SEKTOR PERBANKAN PADA INDEKS LQ45 DI BURSA EFEK INDONESIA (BEI) TAHUN 2011-2014

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Penelitian ini bertujuan untuk mengetahui apakah terdapat pengaruh dari *Loan to Deposit Ratio* (LDR), suku bunga BI rate dan pertumbuhan kredit terhadap kredit bermasalah / *Non Performing Loan* (NPL). Populasi dalam penelitian ini adalah seluruh sub sektor perbankan yang pada Indeks LQ45 di Bursa Efek Indonesia (BEI) periode Januari 2011 - Desember 2014. Sampel dalam penelitian ini diperoleh sebanyak 4 perbankan dengan menggunakan metode *purposive sampling*, data penelitian ini diperoleh melalui *website* (www.bi.go.id). Teknik analisis data menggunakan regresi linier berganda, uji hipotesis t untuk menguji pengaruh secara parsial, uji F untuk menguji pengaruh secara bersama-sama. Tingkat kesalahan atau signifikan yang digunakan dalam penelitian ini adalah sebesar 5%.

Model penelitian yang digunakan telah memenuhi syarat uji asumsi klasik. Hasil uji t menunjukkan bahwa variabel *Loan to Deposit Ratio*, suku bunga BI rate, dan pertumbuhan kredit berpengaruh secara negatif signifikan terhadap *Non Performing Loan* (NPL). Hasil uji F menunjukkan bahwa variabel suku bunga BI rate dan pertumbuhan kredit berpengaruh secara negatif dan signifikan terhadap *Non Performing Loan* (NPL). Nilai *adjusted R-square* sebesar 0,341130 menunjukkan bahwa sebesar 34% dari *Loan to Deposit Ratio*, suku bunga BI rate dan pertumbuhan kredit mempengaruhi *Non Performing Loan* (NPL) sementara sisanya 66% dipengaruhi oleh variabel-variabel lain yang tidak termasuk dalam model penelitian ini.

Kata kunci : *Loan To Deposit Ratio* (LDR), Suku Bunga BI Rate, Pertumbuhan Kredit, dan *Non Performing Loan* (NPL)