

ABSTRAK

**PENGARUH PERTUMBUHAN KREDIT, *NET INTEREST MARGIN*,
LOAN TO DEPOSIT RATIO DAN UKURAN PERUSAHAAN
TERHADAP RISIKO KREDIT**
**(Studi pada Perusahaan Perbankan yang Terdaftar
di Bursa Efek Indonesia Periode 2013-2017)**
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Penelitian ini bertujuan untuk mengetahui pengaruh secara parsial dan secara simultan variabel pertumbuhan kredit, *Net Interest Margin*, *Loan To Deposit Ratio* dan Ukuran Perusahaan terhadap risiko kredit pada perusahaan perbankan yang terdaftar di Bursa Efek Indonesia periode 2013-2017. Jenis penelitian ini adalah *explanatory research* dengan metode kuantitatif. Sampel dalam penelitian ini menggunakan metode *purposive sampling* berjumlah 20 perusahaan dari populasi 43 perusahaan perbankan dengan teknik pengumpulan data berupa dokumentasi dalam bentuk laporan keuangan. Teknik analisis data yang digunakan pada penelitian ini adalah regresi berganda model data panel dan menggunakan alat analisis program *E-views* 9.0. Hasil uji t secara parsial menunjukkan bahwa variabel pertumbuhan kredit berpengaruh negatif dan signifikan terhadap risiko kredit, *Net Interest Margin* dan *Loan to Deposit Ratio* berpengaruh negatif dan tidak signifikan terhadap risiko kredit sedangkan ukuran perusahaan berpengaruh positif dan signifikan terhadap risiko kredit. Hasil uji F secara simultan menunjukkan bahwa variabel pertumbuhan kredit, *Net Interest Margin*, *Loan to Deposit Ratio* dan ukuran perusahaan berpengaruh signifikan terhadap risiko kredit.

Kata Kunci: Pertumbuhan Kredit, *Net Interest Margin*, *Loan to Deposit Ratio*, Ukuran Perusahaan dan Risiko Kredit

ABSTRACT

THE EFFECT OF CREDIT GROWTH, NET INTEREST MARGIN, LOAN TO DEPOSIT RATIO AND FIRM SIZE ON CREDIT RISK

*(Study on Banking Companies Listed on Indonesia Stock
Exchange in 2013-2017)*

By

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This research was to determine the influence of partial and simultaneous variables credit growth, Net Interest Margin, Loan to Deposit Ratio and firm size on credit risk of banking companies listed on the Indonesia Stock Exchange 2013-2017 period. The type of research is explanatory research with quantitative method. The sample in this research was purposive sampling method with total 20 banks out of populations of 43 banking companies with data collection in the form of documentation in the form of financial statements. Data analysis techniques used in this study was multiple linier regressions with panel data approach that using the tool Eviews 9.0. the t test result partially indicate that the credit growth variable has negative and significant influence on credit risk, Net Interest Margin and Loan to Deposit Ratio have negative and not significantly influence on credit risk while firm size has positive and significant influence on credit risk. The F test result simultaneously indicate the effect of credit growth, Net Interest Margin, Loan to Deposit Ratio and firm size significantly influence credit risk.

Keywords:*Credit Growths, Net Interest Margin, Loan to Deposit Ratio, Firm Size and Credit Risk*