

ABSTRAK

Penelitian ini bertujuan untuk menguji seberapa besar pengaruh variabel *net interest margin*, biaya operasional pendapatan operasional, *return on assets*, dan *capital adequacy ratio* terhadap *non performing loan* di perusahaan perbankan yang terdaftar di Bursa Efek Indonesia.

Populasi yang digunakan dalam penelitian ini adalah bank umum yang terdaftar di Bursa Efek Indonesia periode 2015-2017. Sampel yang diperoleh adalah sebanyak 123 bank umum di Indonesia. Hipotesis dalam penelitian ini diuji menggunakan analisis regresi linear berganda untuk menguji pengaruh variabel independen terhadap variabel dependen.

Hasil penelitian menunjukkan bahwa *return on assets* berpengaruh negatif terhadap *non performing loan*. Sedangkan variabel *net interest margin*, biaya operasional pendapatan operasional, dan *capital adequacy ratio* tidak berpengaruh terhadap *non performing loan*.

Kata kunci: *Net Interest Margin*, Biaya Operasional Pendapatan Operasional, *Return On Assets*, *Capital Adequacy Ratio*, dan *Non-Performing Loan (NPL)*.

ABSTRACT

This study discusses the factors that influence non-performing loans. This study aims to examine how much influence the net interest margin variable, operating income operating costs, return on assets, and capital adequacy ratio against non-performing loans in banking companies listed on the Indonesia Stock Exchange. The hypothesis in this study was tested using multiple linear regression analysis to examine the effect of independent variables on the dependent variable. The population used in this study is a public bank listed on the Indonesia Stock Exchange for the period 2015-2017. The samples obtained were 123 commercial banks in Indonesia. The results showed that return on assets had a negative effect on non-performing loans. While the variable net interest margin, operating income operating expenses, and capital adequacy ratio does not affect the non-performing loan.

Keywords: *Net Interest Margin, Biaya Operasional Pendapatan Operasional, Return On Assets, Capital Adequacy Ratio, dan Non-Performing Loan (NPL)*