

**ANALISIS PENGARUH INFLASI, BI7DRR, RETURN ON ASSET DAN
BANK SIZE TERHADAP NON PERFORMING LOAN (NPL) BANK UMUM
KONVENSIONAL BUKU 4 DI INDONESIA
(2017.1-2020.12)**

INTISARI

Penelitian ini bertujuan untuk menganalisis pengaruh Inflasi, BI7DRR, *Return On Asset*, dan *Bank Size* terhadap *Non Performing Loan* (NPL) Bank Umum Konvensional BUKU 4 di Indonesia periode 2017.1-2020.12. Data sekunder yang digunakan adalah data *time series* yang bersumber dari publikasi Bank Indonesia dan Otoritas Jasa Keuangan. Analisis data pada penelitian ini menggunakan metode *Partial Adjustment Model*. Hasil penelitian menunjukkan bahwa: 1) Inflasi berpengaruh negatif dan tidak signifikan terhadap *Non Performing Loan*, 2) BI7DRR berpengaruh negatif signifikan terhadap *Non Performing Loan*, 3) *Return On Asset* berpengaruh negatif signifikan terhadap *Non Performing Loan*, 4) *Bank Size* berpengaruh negatif signifikan terhadap *Non Performing Loan*, 5) NPL periode sebelumnya berpengaruh positif signifikan terhadap *Non Performing Loan*, 6) Inflasi, BI7DRR, ROA, *Bank Size*, dan NPL periode sebelumnya secara simultan berpengaruh signifikan terhadap *Non Performing Loan*.

Kata Kunci: Inflasi, BI7DRR, *Return On Asset*, *Bank Size*, *Non Performing Loan*

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ABSTRACT

This research has the aim to analyze the impact of Inflation, BI7DRR, Return On Asset, and Bank Size to Non Performing Loan (NPL) of BUKU 4 Conventional Commercial Banks in Indonesia for the period 2017.1-2020.12. Secondary data used is time series from publications Bank Indonesia and Otoritas Jasa Keuangan. The data analysis in this research used Partial Adjustment Model. The results from this research: 1) Inflation has a negative but not significant impact to Non Performing Loan, 2) BI7DRR have a significant negative impact to Non Performing Loan, 3) Return On Asset have a significant negative impact to Non Performing Loan, 4) Bank Size has a significant negative impact to Non Performing Loan, 5) NPL before periode has a positif significant impact to Non Performing Loan, 6) Inflation, BI7DRR, Return On Asset, Bank Size, and NPL before period simultaneously have a significant impact to Non Performing Loan.

Keywords: Inflation, BI7DRR, Return On Asset, Bank Size, Non Performing Loan