

## **INTISARI**

Penelitian ini menguji faktor-faktor determinan seperti Loan to Deposit Ratio, Inflasi, Suku Bunga Bank Indonesia, dan Gross Domestic Product mempengaruhi Non Performing Loan pada Bank Umum di Indonesia dalam periode Tahun 2015.01-2022.09. Dalam penelitian ini digunakan data time series dan model Error Correction Model (ECM) untuk menguji ketidakseimbangan jangka pendek menuju keseimbangan jangka panjang. Kesimpulan dari penelitian tersebut adalah bahwa Loan to Deposit Ratio (LDR), inflasi, suku bunga Bank Indonesia, dan GDP semuanya memiliki pengaruh terhadap Non Performing Loan (NPL) di Bank Umum di Indonesia. Namun, efeknya berbeda dalam jangka pendek dan jangka panjang. Secara khusus, LDR dan suku bunga Bank Indonesia memiliki pengaruh yang signifikan dan negatif terhadap NPL dalam jangka pendek dan jangka panjang, sementara inflasi dan GDP berpengaruh negatif dan signifikan dalam jangka panjang.

Kata kunci: LDR, Inflasi, Suku Bunga Bank Indonesia, GDP, NPL, ECM

## **ABSTRACT**

*This study examines the effect of determinants such as Loan to Deposit Ratio, Inflation, Bank Indonesia Interest Rates, and Gross Domestic Product that affect Non-Performing Loans in Commercial Banks in Indonesia during the period of January 2015 to September 2022. This study uses time-series data and the Error Correction Model (ECM) to test for short-term imbalances towards long-term equilibrium. The conclusion of the study is that Loan to Deposit Ratio (LDR), inflation, Bank Indonesia interest rates, and GDP all have an impact on Non-Performing Loans (NPLs) in Commercial Banks in Indonesia. However, the effects differ in the short and long term. Specifically, LDR and Bank Indonesia interest rates have a significant and negative impact on NPLs in the short and long term, while inflation and GDP only have a negative and significant impact in the long term. In conclusion, higher LDR and interest rates result in lower NPLs, while inflation and GDP have a smaller effect on NPLs in the long term.*

**Keywords:** LDR, Inflation, Bank Indonesia Interest Rate, GDP, NPL, ECM