

INTISARI

Penelitian ini bertujuan untuk dapat menganalisis determinan dari *Non Performing Loan* (NPL) pada bank umum konvensional di Indonesia pada tahun 2019.1 -2023.12. Jenis data yang digunakan pada penelitian ini menggunakan data sekunder yang bersumber dari Badan Pusat Statistik (BPS) dan laporan statistik perbankan Indonesia (SPI) yang diterbitkan oleh Otoritas Jasa Keuangan (OJK). Penelitian ini menggunakan metode *Error Correction Model* (ECM) dengan bantuan software pengolah data EViews-10. Hasil studi menunjukkan bahwa dalam jangka pendek variabel biaya operasional pendapatan operasional (BOPO) berpengaruh positif, sementara variabel *return on assets* (ROA), *loan to deposit ratio* (LDR) dan BI-Rate tidak berpengaruh terhadap *non performing loan* (NPL).

Kata Kunci : *Non Performing Loan* (NPL), *Return On Assets* (ROA), Biaya Operasional Pendapatan Operasional (BOPO), *Loan To Deposit Ratio* (LDR), BI-Rate Dan *Error Correction Model* (ECM)

ABSTRACT

This research aims to analyze the determinants of Non-Performing Loans (NPL) in conventional commercial banks in Indonesia in 2019.1 -2023.12. The type of data used in this research uses secondary data sourced from the Central Statistics Agency (BPS) and Indonesian banking statistics reports (SPI) published by the Financial Services Authority (OJK). This research uses the Error Correction Model (ECM) method with the help of EViews-10 data processing software. The results of the study show that in the short term the variable operating costs, operating income (BOPO) has a positive effect, while the variables return on assets (ROA), loan to deposit ratio (LDR) and BI-Rate have no effect on non-performing loans (NPL).

Keywords: Non-Performing Loan (NPL), Return On Assets (ROA), Operations Expenses To Operations Income (BOPO), Loan To Deposit Ratio (LDR), BI-Rate And Error Correction Model (ECM)