# Pengaruh faktor makroekonomi dan faktor spesifik Bank terhadap perubahan non performing loan di Indonesia periode 2003-2011 = effect of macroeconomic and Bank specific factors on movement of non performing loan in Indonesia period 2003-2011 / Endriyanto Mega Cita Hantara

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Abstrak

[Penelitian ini meneliti pengaruh faktor makroekonomi; yaitu perubahan GDP, perubahan real lending rate (BI rate), dan perubahan sovereign debt to GDP; dan pengaruh faktor spesifik bank, yaitu bad management, skimping, diversification opportunity, too big to fail, bad management II, procyclical credit policy, tight control terhadap perubahan NPL di Indonesia. Observasi dilakukan terhadap 105

bank umum yang diakui oleh BI di Indonesia selama kurun waktu 2003-2011 secara kuartal. Data yang digunakan merupakan data panel yang bersumber dari Datastream, Eikon, dan laporan keuangan perusahaan. Dengan menggunakan model estimasi First Difference Generalized Method of Moment (GMM), didapatkan hasil bahwa perubahan GDP, perubahan sovereign debt to GDP, skimping, diversification opportunity, bad management II, dan tight control (untuk ownership concentration lebih dari 25% hingga 50%) secara signifikan berpengaruh negatif terhadap perubahan NPL. Di sisi lain perubahan real lending

rate (BI rate), too big to fail, dan tight control (untuk ownership concentration lebih dari 10% hingga 25% dan lebih dari 50%) secara signifikan berpengaruh positif terhadap perubahan NPL. Sedangkan bad management dan procyclical credit policy tidak secara signifikan berpengaruh terhadap perubahan NPL.;This research examines the effect of macroeconomic factors, such as GDP growth, real lending rate (BI rate) growth, and change in sovereign debt to GDP; and the effect of bank-specific factors, such as bad management, skimping, diversification opportunity, too big to fail, bad management II, procyclical credit policy, tight control to the change of NPL in Indonesia. Observation is done to 105 bank in Indonesia within period of 2003-2011. By using panel data of macroeconomic and bank-specific factors from Datastream, Eikon, and financial report. By using First Difference Generalized Method of Moment (GMM) estimation model, research finds that GDP growth, change in sovereign debt to

GDP, skimping, diversification, bad management II, dan tight control (for ownership concentration more than 25% until 50%) has negative effect on the change in NPL. In other side, real lending rate (BI rate) growth, too big to fail, and tight control (for ownership concentration more than 10% until 25% and more than 50%) has positive effect on the change in NPL. It also discovers that bad management and procyclical credit policy has no effect on the change in NPL.;This research examines the effect of macroeconomic factors, such as GDP growth, real lending rate (BI rate) growth, and change in sovereign debt to GDP; and the effect of bank-specific factors, such as bad management, skimping, diversification opportunity, too big to fail, bad management II, procyclical credit policy, tight control to the change of NPL in Indonesia. Observation is done to 105 bank in Indonesia within period of 2003-2011. By using panel data of macroeconomic and bank-specific factors from Datastream, Eikon, and financial report. By using First Difference Generalized Method of Moment (GMM) estimation model, research finds that GDP growth,

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