

## Analisis determinan kredit bermasalah perbankan faktor makroekonomi dan internal bank = Determinant of non performing loans macroeconomic factors and bank internal factors

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### Abstrak

[<b>ABSTRAK</b><br>

Penelitian ini bertujuan untuk mengetahui pengaruh faktor makroekonomi, yaitu pertumbuhan produk domestik bruto (PDB), perubahan nilai tukar mata uang, perubahan tingkat inflasi dan faktor internal bank, yaitu pangsa pasar dan strategi kredit terhadap tingkat kredit bermasalah (non-performing loans) pada bank umum terbuka di Indonesia. Pengujian hipotesis dilakukan dengan menggunakan regresi data panel model fixed effects dengan total sampel sebanyak 30 bank umum yang terdaftar di Bursa Efek Indonesia selama triwulan pertama tahun 2009 sampai dengan triwulan keempat tahun 2013. Hasil dari penelitian ini menemukan bahwa pertumbuhan PDB dan pangsa pasar memiliki pengaruh negatif dan signifikan terhadap tingkat kredit bermasalah, sedangkan nilai tukar mata uang dan strategi kredit memiliki pengaruh positif dan signifikan terhadap kredit bermasalah. Hasil dari penelitian ini juga menunjukkan bahwa perubahan tingkat inflasi tidak berpengaruh signifikan terhadap tingkat kredit bermasalah.

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<b>ABSTRACT</b><br>

The aim of this research is to analyze the effects of macroeconomic factors, namely gross domestic product (GDP) growth, changes in exchange rates, changes in inflation rate and bank internal factors, namely market shares and credit strategies on non performing loans in Indonesian listed banking companies. Hypotesis-testing is done using fixed effects model of panel regression with a total sample of 30 banks listed at Indonesia Stock Exchange during the first quarter of 2009 to the fourth quarter of 2013. The finding reveal that growth of GDP, and market shares have a negative and significant impact on non-performing loans, while changes in exchange rates and credit strategies have a positive and significant impact on nonperforming loans. The result of this research shows that changes in inflation rates has no significant impact on non-performing loans.;

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