

ABSTRACT

This research was conducted with the aim of knowing the effect of Return of Assets (ROA), Operating Expenses and Operating Income (BOPO), Net Interest Margin (NIM), Loan to Deposit Ratio (LDR), Inflation, and Exchange Rates on Non Performing Loans (NPL) partially. This research includes associative research and is carried out with a quantitative approach. The data analysis technique used was multiple linear regression analysis with a sample of 17 foreign exchange BUSN companies that met the research criteria using purposive sampling technique. The data in this research are secondary data obtained by the documentation method. Testing data analysis using classical assumption test, hypothesis testing, and multiple linear regression analysis. After a series of data testing processes have been carried out, it can be concluded that the results of this research are BOPO and NIM have an effect on NPL, while ROA, LDR, inflation, and exchange rates have no effect on NPL.

Keywords : *Credit, NPL, Bank, Profitability, BEI*

ABSTRAK

Penelitian ini dilakukan dengan tujuan mengetahui pengaruh dari *Return of Assets* (ROA), Biaya Operasional dan Pendapatan Operasional (BOPO), *Net Interest Margin* (NIM), *Loan to Deposit Ratio* (LDR), Inflasi, serta KURS terhadap *Non Performing Loan* (NPL) secara parsial. Penelitian ini termasuk penelitian asosiatif dan dilakukan dengan pendekatan kuantitatif. Teknik analisis data yang digunakan adalah analisis regresi linier berganda dengan sampel penelitian sebanyak 17 Perusahaan BUSN Devisa yang memenuhi kriteria penelitian dengan teknik *purposive sampling*. Data dalam penelitian ini merupakan data sekunder yang diperoleh dengan metode dokumentasi. Pengujian analisis data menggunakan uji asumsi klasik, uji hipotesis, dan analisis regresi linier berganda. Setelah dilakukan serangkaian proses uji data dapat disimpulkan bahwa hasil penelitian ini adalah BOPO dan NIM berpengaruh terhadap NPL sedangkan variabel ROA, LDR, Inflasi, dan Kurs tidak berpengaruh terhadap NPL.

Kata kunci : Kredit, NPL, Bank, Profitabilitas, BEI