

ABSTRACT

**THE EFFECT OF INFLATION, INTEREST RATE AND RUPIAH EXCHANGE
ON NON PERFORMING COMMERCIAL BANK LOANS**

(Research on IDX Issuers in Banking Subsector Period 2011-2020)

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The current situation of the Covid-19 outbreak will affect public trust in banks towards the development of a bank's credit situation, where inflation and interest rates continue to fluctuate and fluctuations in the rupiah exchange rate against the dollar are quite stagnant. So the purpose of this study is (1) to determine and analyze the development of inflation, interest rates, rupiah exchange rates and non-performing loans at commercial banks, (2) to determine and analyze the effect of inflation, interest rates and the rupiah exchange rate partially on non-performing loans. and (3) to determine and analyze the effect of inflation, interest rates and the rupiah exchange rate together on non-performing loans.

The research method used is panel data regression method. The results of the study show (1) Inflation rates, interest rates and rupiah exchange rates as well as non-performing loans at commercial banks have varied changes or tend to fluctuate. This is due to various factors, especially economic conditions that have an impact on government policies in macroeconomic decision making, (2) Partially inflation has a significant negative effect on non-performing loans, interest rates have a significant negative effect on non-performing loans while the rupiah exchange rate have a significant effect on non-performing loans and (3) Taken together, inflation, interest rates and the rupiah exchange rate have a significant effect on non-performing loans.

Keywords : inflation, interest rates, the rupiah exchange rate, non-performing loans

ABSTRAK

PENGARUH INFLASI, SUKU BUNGA DAN KURS RUPIAH TERHADAP *NON PERFORMING LOAN* PADA BANK UMUM (Penelitian Pada Emiten BEI Subsektor Perbankan Periode 2011-2020)

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Situasi wabah covid-19 saat ini akan memengaruhi kepercayaan masyarakat terhadap bank ke arah situasi perkembangan kredit suatu bank, dimana inflasi dan suku bunga terus menerus mengalami fluktuasi perubahan dan gejolak kurs rupiah terhadap dollar pun cukup stagnan. Sehingga tujuan dari penelitian ini adalah (1) untuk mengetahui dan menganalisis perkembangan inflasi, suku bunga, kurs rupiah dan *non performing loan* pada bank umum, (2) untuk mengetahui dan menganalisis pengaruh inflasi, suku bunga dan kurs rupiah secara parsial terhadap *non performing loan* dan (3) untuk mengetahui dan menganalisis pengaruh inflasi, suku bunga dan kurs rupiah secara bersama-sama terhadap *non performing loan*.

Metode penelitian yang digunakan adalah metode regresi data panel. Hasil penelitian menunjukkan (1) Tingkat inflasi, suku bunga dan kurs rupiah serta *non performing loan* pada bank umum mengalami perubahan yang bervariasi atau cenderung fluktuatif. Hal ini disebabkan karena berbagai faktor, terutama kondisi perekonomian yang berdampak terhadap kebijakan-kebijakan pemerintah dalam pengambilan keputusan secara makro ekonomi, (2) Secara parsial inflasi berpengaruh negatif signifikan terhadap *non performing loan*, suku bunga berpengaruh negatif signifikan terhadap *non performing loan* sedangkan kurs rupiah berpengaruh signifikan terhadap *non performing loan* dan (3) Secara bersama-sama inflasi, suku bunga dan kurs rupiah berpengaruh signifikan terhadap *non performing loan*.

Kata kunci : inflasi, suku bunga, kurs rupiah, *non performing loan* (NPL)