PENGARUH *NON PERFORMING LOAN (NPL) TERHADAP CADANGAN PENGHAPUSAN PIUTANG* PADA PT. BANK NEGARA INDONESIA (Persero) Tbk.

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ABSTRAK

Penelitian ini dilakukan bertujuan untuk mengetahui perkembangan *Non Performing Loan* (NPL) dan cadangan penghapusan piutang (CKPN), serta untuk mengetahui pengaruh *Non Performing Loan* (NPL) terhadap cadangan penghapusan piutang (CKPN) pada PT. Bank Negara Indonesia (Persero) Tbk. periode 2009-2013.

Metode penelitian yang digunakan adalah metode deskriptif dan metode verifikatif, dengan teknik pengumpulan data secara studi dokumentasi (*documentary research*), studi kepustakaan (*library research*). Pengumpulan data melalui website PT. Bank Negara Indonesia (Persero) Tbk. Rancangan pengujian hipotesis menggunakan analisis regresi sederhana, koefisien determinasi, koefisien korelasi, dan uji t.

Hasil penelitian menunjukan bahwa *Non Performing Loan* (NPL) berpengaruh terhadap cadangan penghapusan piutang (CKPN) sebesar 32,3% sedangkan sisanya sebesar 67,7% dipengaruhi oleh faktor yang tidak diteliti.

Kata kunci: Non Performing Loan (NPL), Cadangan Penghapusan Piutang (CKPN), PT Bank Negara Indonesia

THE EFFECT OF NON PERFORMING LOAN (NPL) TO LOSS RESERVE

ADEQUACY AT PT. BANK NEGARA INDONESIA (Persero) Tbk.

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ABSTRACT

This study aims to determine the progress of Non Performing Loan (NPL) and loss reserve adequacy (CKPN), as well as to determine the effect of Non Performing Loan (NPL) on loss reserve adequacy (CKPN) at PT. Bank Negara Indonesia (Persero) Tbk. period 2009-2013.

The research method used is descriptive method and verification method, the technique of data collection are documentary research and library research. Data collection through the website of PT. Bank Negara Indonesia (Persero) Tbk. The design of hypothesis test using the simple regression analysis, the coefficient of determination, correlation coefficients, and t test.

The result of the research indicated that the Non Performing Loan (NPL) influence on loss reserve adequacy (CKPN) with determination coefficient 32,3 %, while the remaining 67,7 % are influenced by factors not examined.