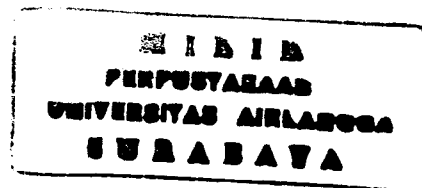


ABSTRAK

Penelitian ini bertujuan untuk mencari pengaruh struktur kepemilikan terhadap risiko kredit pada bank pemerintah dan bank swasta di Indonesia tahun 2011-2014. Sampel dalam penelitian ini yaitu 120 bank dengan menggunakan metode *purposive sampling*. Variabel dependen pada penelitian ini *non performing loan* (NPL) yaitu variabel independennya yaitu kepemilikan pemerintah (pemerintah), kepemilikan swasta domestik (domestik), kepemilikan swasta asing (asing), sedangkan variabel kontrolnya yaitu biaya operasional pendapatan operasional (BOPO), *capital adequacy ratio* (CAR), *size* bank, dan inflasi. Metode yang digunakan yaitu regresi linier berganda. Hasil penelitian menunjukkan kepemilikan pemerintah, BOPO, *size* bank berpengaruh signifikan terhadap NPL, sedangkan kepemilikan swasta asing, CAR dan inflasi berpengaruh negatif tidak signifikan terhadap NPL.

Kata kunci : struktur kepemilikan, *non performing loan* (NPL), BOPO, *capital adequacy ratio* (CAR), *size*, dan inflasi.



ABSTRACT

This study aimed to determine the effect of ownership structure to credit risk on state and private banks in Indonesia from 2011-2014. The sample in this study were 120 banks in Indonesia, which selected using purposive sampling method. The dependent variable in this study is non-performing loan (NPL), the independent variables are government ownership (government), domestic ownership (domestic), foreign ownership (foreign), while variable control used operating expenses to operating income (BOPO), capital adequacy ratio (CAR), the size of banks, and inflation. The method used multiple linear regression. The results from this research obtained that government ownership, BOPO, size, has significant positive effect on NPL. Foreign ownership, CAR and inflation have insignificant negative effect on NPL.

Keywords: ownership structure, non-performing loan (NPL), BOPO, capital adequacy ratio (CAR), size, and inflation

