

DEPARTEMEN PENDIDIKAN NASIONAL
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DAFTAR No :

ABSTRAK
SKRIPSI SARJANA EKONOMI

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TAHUN PENYUSUNAN : 2014

JUDUL:
ANALISIS *SHOCK* SUKU BUNGA KREDIT, INFLASI, PERTUMBUHAN EKONOMI, DAN NILAI TUKAR TERHADAP *NON PERFORMING LOAN* BANK UMUM KONVENSIONAL DI INDONESIA PERIODE 2002:Q1–2014:Q3

ISI:
Penelitian ini menganalisa pengaruh kontribusi *shock* suku bunga kredit, inflasi, pertumbuhan ekonomi, dan nilai tukar terhadap *non performing loan* bank umum di Indonesia. Model *Structural Vector Autoregressin* (SVAR) digunakan untuk membantu analisis penelitian. Variabel yang menggambarkan kondisi perekonomian adalah pertumbuhan PDB Indonesia, inflasi, suku bunga kredit, dan nilai tukar. Variabel *non performing loan* digunakan sebagai ukuran terhadap resiko kredit bank umum. Penyusunan model didasarkan pada teori siklus bisnis dan model IS-LM. Hasil penelitian menunjukkan bahwa variabel suku bunga kredit, inflasi, pertumbuhan ekonomi, dan nilai tukar mempengaruhi *non performing loan* dalam jangka pendek. Meningkatnya suku bunga kredit memberikan pengaruh terhadap kenaikan *non performing loan*, sedangkan kenaikan pada pertumbuhan PDB Indonesia, inflasi, dan nilai tukar memberikan pengaruh terhadap penurunan *non performing loan*.

Kata kunci : Bank, *Non Performing Loan*, Siklus Bisnis, IS-LM, SVAR.
Daerah Penelitian : Indonesia

MINISTRY OF NATIONAL EDUCATION
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ABSTRACT
THESIS OF ECONOMY

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TITLE :
ANAYSIS *SHOCK* OF LENDING RATE, INFLATION, ECONOMIC
GROWTH, AND EXCHANGE RATE TO NON PERFORMING LOAN IN
INDONESIA CONVENTIONAL BANKING
PERIOD 2002:Q1–2014:Q3

CONTAIN :
This research attempts to analysis *shock* of lending rate, inflation, economic growth, and exchange rate to non performing loan in Indonesia conventional banking. A Structural Vector Autoregressive (SVAR) models is used for helped the analyzes. Variables has chosen to described the condition of economy is lending rate, inflation, economic growth, amd exchange rate. Non performing loan variable is used as a measure of credit risk of commercial banks. The theory is based on business cycle and IS-LM models. This research finds that lending rate, inflation, economic growth, and exchange rate have contribution to non performing loan. Increased lending rate, inflation, economic growth, and exchange rate have respons to raise non performing loan, while the depreciation of exchange rate responded with decrease in *non performing loan*.

Keyword : Banking, *Non Performing Loan*, Business Cycle, IS-LM, SVAR.
Research Area : Indonesia