ABSTRAK

Penelitian ini dilakukan dengan tujuan untuk mengetahui pengaruh kondisi internal debitur, kondisi internal bank dan lingkungan bank terhadap non performing loan (NPL) PT. Bank Rakyat Indonesia (Persero), Tbk. Cabang Medan Gatot Subroto. Populasi dalam penelitian ini adalah debitur PT. Bank Rakyat Indonesia (Persero) Cabang Medan Gatot Subroto sepanjang tahun 2017 yang berjumlah 566 debitur. Sampel dalam penelitian ditentukan berdasarkan jumlah sampel minimum yang diperlukan untuk mengurangi bias pada semua jenis, yaitu 200 debitur. Data dalam penelitian ini dianlisis dengan menggunakan metode kuantitatif. Berdasarkan hasil analisis disimpulkan kondisi internal debitur, kondisi internal bank dan lingkungan bank berpengaruh signifikan terhadap non performing loan (NPL) PT. Bank Rakyat Indonesia (Persero), Tbk. Cabang Medan Gatot Subroto. Setiap kenaikan kebaikan kondisi internal debitur, kondisi internal bank dan lingkungan bank berdampak pada membaiknya non performing loan (NPL)

Kata Kunci : Non performing loan, Kondisi internal debitur, kondisi internal bank dan kondisi lingkungan bank.

ABSTRACT

This research was conducted with the aim of knowing the effect of the internal condition of the debtor, the internal condition of the bank and the bank's environment on the non-performing loan (NPL) of PT. Bank Rakyat Indonesia (Persero), Tbk. Gatot Subroto Medan Branch. The population in this study is the debtor of PT. Bank Rakyat Indonesia (Persero) Medan Gatot Subroto Branch throughout 2017, totaling 566 debtors. The sample in the study was determined based on the minimum number of samples needed to reduce bias in all types, namely 200 debtors. The data in this study were analyzed using quantitative methods. Based on the analysis results, it can be concluded that the debtor's internal condition, the bank's internal condition and the bank's environment have a significant effect on the non-performing loan (NPL) of PT. Bank Rakyat Indonesia (Persero), Tbk. Gatot Subroto Medan Branch. Every increase in the goodness of the debtor's internal condition, the bank's internal condition and the bank's environment has an impact on improving non-performing loans (NPL)

Keywords: *Non-performing loan, debtor's internal condition, bank's internal condition and bank's environmental condition.*