SUMMARY

RIDFA CHAIRANI. Impact of Demographics Factor and Macroeconomy with Non-Performing Loan in Housing Kredit (Case Study on PT Bank X Surabaya). Supervised by NOER AZAM ACHSANI, and HENDRO SASONGKO.

Surabaya as the Capital of East Java Province is the second largest city in Indonesia after Jakarta. The population in Surabaya until 2016 reached a total of 3,016,653 inhabitants, which increased 2.5% from 2015. Increasing population growth, causing need for shelter, offices, shopping malls, amusement parks and the need for the property sector as well increased. Through growth in the property sector, KPR (Home Ownership Credit) is one of the alternatives used by the society to have the desired house or property by repaying for a certain period of time and with a predetermined interest rate.

Bank known as the pioneer and market leader of KPR is PT Bank X which has been established since 1987. The large number of housing loans owned by PT Bank X, make PT Bank X has a risk of non-performing loans (NPL). Although it was stable since the beginning of 2013, the NPL ratio of mortgages increased in 2016. In keeping the NPL ratio to always be below 5%, one of the efforts that can be done by the bank is analyze the selection of good prospective borrowers. In general, the valuation used by banks to gain confidence in crediting is called the 5C principle analysis which consists analysis of character, capital, capacity, collateral, and condition of economy. One of the main branch offices of PT Bank X which has a NPL ratio below the NPL ratio of PT Bank X Indonesia is a branch of Surabaya.

Based on the statement above, the problem that can be formulated is that NPL in the Bank should be avoided, therefore the bank must have an effort to keep the NPL ratio below 5%. One effort that can be done is to consider the demographic factors of customers as well as macroeconomic factors. From the problem formulation, the purpose of this research are: (1) to describe the development of KPR at PT Bank X period of 2012 - 2016, (2) to examine the effect of customer demographic factor and macroeconomic factors partially and simultaneously to NPL at KPR PT Bank X, (3) analyze and strategize PT Bank X to control NPLs in the future.

To answer the problems and research objectives, the research was conducted by using KPR case study approach in Bank X Branch Surabaya for ten years, from 2012 until 2016. The variables used were age, education level, marital status, gender, jobs, income, inflation and interest rates. The research method used description analysis and binary logistic regression analysis. The result of descriptive analysis shows that for 5 years from 2012 until 2016 PT Bank X Surabaya branch has 9,356 debtors. In 2012, the number of debtors using mortgages is as much as 2,161 debtors. This amount is the highest number for 5 years studied. After 2014, mortgage facility users continue to decline to the lowest number in 2016 as much as 1,567 debtors.

Based on the results of the study, there is only one variable that has a positive effect on NPL which is education, especially customers who have education at the university level. This is in accordance with the results of previous research that when a person has a higher education, it will affect the jobs and also
affect the customer’s income. Based on the results of binary logistic regression analysis also shows the results that independent variables affect the dependent variable simultaneously because it has a sig value of 0.302 > 0.05.

**Keywords:** binary logistic regression, demographics, housing loans, macroeconomy, non-performing loan