

SUMMARY

LUTFI INDRAWAN. Internal Policy Analysis in Controlling Non Performing Loans at PT. Bank Terbuka. Supervised by HARIANTO and TRIAS ANDATI.

Credit is a very reliable product as a major source of income in a bank. Credit channeling which is the main source of income for a bank requires banks to assume their own responsibility for the risks that may occur to make conventional banks more vulnerable to non-performing loans. The increase in non-performing loans can be reflected in the ratio of Non Performing Loan (NPL) to the bank. Factors that can affect it include the strategy of bank lending and supported by other factors such as internal factors bank, debtor, and external.

This research is conducted to analyze the factors that can affect the NPL and aims to obtain the intersection which will be the consideration of improvement of internal bank strategy policy. The population in this research is all credit officer that is about 300 employees, while the sample used is 115 people according to criteria used in Structural Equation Model (SEM) analysis for maximum likelihood estimation technique. In this study the data source used is primary data by means of data collection is a questionnaire technique. Data analysis technique used is descriptive quantitative analysis.

This research uses Internal Factor, Debtor Factor, External Factor, Credit, and Non Performing Loan. This study indicates whether or not the influence between these variables by using indicators of each variable. The result of this research is Internal Factor has no significant effect on Credit Provision, while Debtor Factor has a significant influence on Credit Granting, then External Factors do not have a significant and positive influence on Credit Granting, while Credit Granting has a significant effect on Non Performing Loans.

Keywords: debtor factors, external factors, internal factors, non performing loans, loans

