

***Rate Of Interest, Payment Period, Collectability
And Their Impact On Non Performing Loan***

by

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ABSTRACT

This study aims to determine: 1) the influence of interest rate on non-performing loan, 2) the influence of payment period on non-performing loan, 3) the influence of collectability on non-performing loan, 4) the influence of interest rate on collectability, 5) the influence of payment period on collectability, 6) indirect effects of interest rate on non-performing loan through collectability, 7) indirect effects of payment period on non-performing loan through collectability, 8) simultaneous effects of interest rate, payment period, collectability on non-performing loan. This research was conducted at PT Pegadaian Branch Denpasar using 76 respondents who are employees and officials under investigation related to the type of credit. Sources of data used are primary and secondary data. Variables used are interest rate and payment period as independent variable, collectability as intervening variable, and dependent variable is non-performing loan. Data collection technique using questionnaires, while the data analysis method uses search instruments including validity-reliability test, assessment of normality, outliers test, multicollinearity-singularity test and goodness of fit index; Hypothesis testing method include path analysis, multiple square correlation (R^2) as well as direct and indirect effect among variable. The results showed that: 1) rate of interest has positive and significant influence on non-performing loan, 2) payment period has positive and significant influence on non-performing loan, 3) collectability significantly negative on effect towards non-performing loan, 4) rate of interest significantly negative on effect towards collectability, 5) payment period significantly negative on effect towards collectability, 6) there are indirect effects of interest rate on non-performing loan through collectability 7) there are indirect effects of payment period on non-performing loan through collectability, 8) All variables have significant simultaneous effects on non-performing loan.

Keywords : rate of interest, payment period, collectability, non performing loan

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