

ABSTRACT

THE INFLUENCE OF THIRD PARTY FUND, LOAN TO DEPOSIT RATIO, CAPITAL ADEQUACY RATIO, RETURN ON ASSETS, NON-PERFORMING LOAN, AND EXTERNAL FACTORS OF BANKING TO THE AMOUNT OF CREDIT DISTRIBUTION (STUDY IN BANKS LISTED IN BEI PERIOD 2010-2014)

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This study aims to examine the factors that affect the amount of credit distribution both internally and externally such as Third Party Fund (DPK), Loan to Deposit Ratio (LDR), Capital Adequacy Ratio (CAR), Return on Assets (ROA), Non-Performing Loan (NPL), Exchange Rate and Statutory Reserves (GWM).

The population used in this study is commercial bank listed on Indonesia Stock Exchange in 2010-2014. Samples were obtained as much as 30 commercial banks in Indonesia. The hypothesis tested in this study were using multiple regression analysis to test the effect of the independent variables on the dependent variable.

The results showed that Third Party Fund (DPK), Loan to Deposit Ratio (LDR), and Capital Adequacy Ratio (CAR) have positive and significant impact on the amount of credit distribution. While, Return On Assets (ROA), Non-Performing Loan (NPL), Exchange Rate, and Statutory Reserves (GWM) have no effect on the amount of credit distribution.

Keywords: Third Party Fund (DPK), Loan to Deposit Ratio (LDR), Capital Adequacy Ratio (CAR), Return on Assets (ROA), Non-Performing Loan (NPL), Exchange Rate, Statutory Reserves (GWM), Credit.

ABSTRAK

ANALISIS PENGARUH DANA PIHAK KETIGA, *LOAN TO DEPOSIT RATIO*, *CAPITAL ADEQUACY RATIO*, *RETURN ON ASSETS*, *NON-PERFORMING LOAN*, DAN FAKTOR EKSTERNAL PERBANKAN TERHADAP JUMLAH PENYALURAN KREDIT (STUDI PADA BANK UMUM YANG TERDAFTAR DI BEI PERIODE 2010-2014)

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Penelitian ini bertujuan untuk menguji faktor-faktor yang mempengaruhi jumlah penyaluran kredit perbankan baik secara internal maupun eksternal seperti Dana Pihak Ketiga (DPK), *Loan to Deposit Ratio* (LDR), *Capital Adequacy Ratio* (CAR), *Return On Assets* (ROA), *Non-Performing Loan* (NPL), *Exchange Rate* dan Giro Wajib Minimum (GWM).

Populasi yang digunakan dalam penelitian ini adalah bank umum yang terdaftar di Bursa Efek Indonesia periode 2010-2014. Sampel yang diperoleh adalah sebanyak 30 bank umum di Indonesia. Hipotesis dalam penelitian ini diuji menggunakan analisis regresi berganda untuk menguji pengaruh variabel independen terhadap variabel dependen.

Hasil penelitian menunjukkan bahwa Dana Pihak Ketiga (DPK), *Loan to Deposit Ratio* (LDR), dan *Capital Adequacy Ratio* (CAR) berpengaruh positif dan signifikan terhadap jumlah penyaluran kredit perbankan. Sedangkan, *Return On Assets* (ROA), *Non-Performing Loan* (NPL), *Exchange Rate*, dan Giro Wajib Minimum (GWM) tidak berpengaruh terhadap jumlah penyaluran kredit.

Kata kunci: Dana Pihak Ketiga (DPK), *Loan to Deposit Ratio* (LDR), *Capital Adequacy Ratio* (CAR), *Return on Assets* (ROA), *Non-Performing Loan* (NPL), *Exchange Rate*, Giro Wajib Minimum (GWM), Kredit.