

## ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh faktor internal bank yang terdiri dari Dana Pihak Ketiga (DPK), *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), *Return on Asset* (ROA), dan *Loans to Deposit* (LDR) terhadap Volume Kredit. Sampel dalam penelitian ini terdiri dari 16 perusahaan perbankan yang terdaftar di Bursa Efek Indonesia pada tahun 2011-2013 yang dipilih dengan metode *purposive sampling*. Analisis data menggunakan regresi berganda dengan menggunakan SPSS (*Statistical Program For Social Science*).

Dari hasil penelitian dengan menggunakan uji parsial (uji t) diketahui bahwa terdapat pengaruh antara Dana Pihak Ketiga (DPK), *Return on Asset* (ROA), dan *Loans to Deposit* (LDR) terhadap Volume Kredit. Sedangkan tidak terdapat pengaruh antara *Capital Adequacy Ratio* (CAR) dan *Non Performing Loan* (NPL), terhadap Volume Kredit. Dalam hasil uji simultan (uji F) dapat diketahui bahwa terdapat pengaruh antara seluruh variabel independen yaitu Dana Pihak Ketiga (DPK), *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), *Return on Asset* (ROA) dan *Loans to Deposit* (LDR).

Kata Kunci: Dana Pihak Ketiga (DPK), *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), *Return on Asset* (ROA), dan *Loans to Deposit* (LDR) dan Volume Kredit



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## ABSTRACT

*The purpose of this study is to examine the effect of the implementation of factor intern bank consists of Trird Party Fund (DPK), , Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Return on Asset (ROA), and Loans to Deposit (LDR) on Credit Volume. The sample in this study consist of 16 banking companies listed in Indonesia Stock Exchange in the year 2011-2013 which was chosen by purposive sampling method. Data using multiple regression analysis using SPSS (Statistical Program For Social Science).*

*From the result of studies using partial test (t test) note that there is influence between Third Party Fund (DPK), Return on Asset (ROA), and Loans to Deposit (LDR) on Earnings Management. While there is no influence of Capital Adequacy Ratio (CAR) and Non Performing Loan (NPL) on Credit Volume. In a simultaneous test results (F test) can be seen that there is influence between all the independent variables consist of Third Party Fund (DPK), , Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Return on Asset (ROA), and Loans to Deposit (LDR) on Credit Volume.*

*Keywords: Third Party Fund (DPK), Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Return on Asset (ROA), Loans to Deposit (LDR) and Credit Volume.*

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