

ABSTRACT

This study aims to analyze the influence of Third Party Funds, Capital Adequacy Ratio, Non Performing Loan and Loan to Deposit Ratio to the volume of credit disbursement. The sample used in this study is a Commercial Bank listed on the Indonesia Stock Exchange period 2014 - 2016. This study was conducted by using purposive sampling method with the number of samples of 39 of 13 commercial banks with observations for 3 years. This study uses descriptive statistical analysis, classical assumption test, hypothesis testing, and multiple linear regression test.

The results showed that simultaneously the independent variables had an effect on the dependent variable which was proved from the result of F test, and partially Non Performing Loan variable had no effect on the volume of credit distribution while the Third Party Fund, Capital Adequacy Ratio and Loan to Deposit Ratio variables influenced the volume the provision of credit proven from the T test results indicating the significant value of the three independent variables and one independent variable is not significant.

Keywords: Credit distribution volume, Third Party Fund, Capital Adequacy Ratio, Non Performing Loan, Loan to Deposit Ratio



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ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh Dana Pihak Ketiga, *Capital Adequacy Ratio*, *Non Performing Loan* dan *Loan to Deposit Ratio* terhadap *volume* penyaluran kredit. Sampel yang digunakan dalam penelitian ini adalah Bank Umum yang terdaftar di Bursa Efek Indonesia periode 2014 – 2016. Penelitian ini dilakukan dengan menggunakan metode *purposive sampling* dengan jumlah sampel sebanyak 39 dari 13 bank umum dengan pengamatan selama 3 tahun. Penelitian ini menggunakan analisis statistik deskriptif, Pengujian asumsi klasik, pengujian hipotesis, dan uji regresi linier berganda.

Hasil penelitian menunjukkan bahwa secara simultan variabel independen berpengaruh terhadap variabel dependen yang dibuktikan dari hasil uji F, dan secara parsial variabel *Non Performing Loan* tidak berpengaruh terhadap *volume* penyaluran kredit sedangkan variabel Dana Pihak Ketiga, *Capital Adequacy Ratio*, dan *Loan to Deposit Ratio* berpengaruh terhadap *volume* penyaluran kredit yang dibuktikan dari hasil uji T yang menunjukkan nilai signifikan dari tiga variabel bebas dan satu variabel bebas tidak signifikan.

Kata kunci : *Volume* penyaluran kredit, Dana Pihak Ketiga, *Capital Adequacy Ratio*, *Non Performing Loan*, *Loan to Deposit Ratio*



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