

## ABSTRAK

**Elvinna Gohtami, 143010025, 2019, Pengaruh *Loan to Deposit Ratio*, *Non Performing Loan*, dan Dana Pihak Ketiga Terhadap Jumlah Penyaluran Kredit pada Perusahaan Jasa Sektor Keuangan Sub Sektor Bank Umum Swasta Nasional Devisa Yang Terdaftar di Bursa Efek Indonesia Periode 2014-2018, STIE Eka Prasetya, Program Studi Akuntansi, Pembimbing I: Yonson Pane, S.E., M.Si., Pembimbing II: Wan Fachruddin, S.E., M.Si., CA., CPA.**

Penelitian ini bertujuan untuk mengetahui pengaruh *Loan to Deposit Ratio*, *Non Performing Loan*, dan Dana Pihak Ketiga terhadap jumlah penyaluran kredit pada perusahaan jasa sektor keuangan sub sektor bank umum swasta nasional devisa yang terdaftar di Bursa Efek Indonesia Periode 2014-2018.

Metodologi penelitian yang digunakan adalah metode deskriptif kuantitatif. Jenis data yang digunakan dalam penelitian ini adalah data kuantitatif, yaitu data yang diperoleh dalam bentuk angka atau bilangan. Sumber data berupa data sekunder. Data sekunder diperoleh dari perusahaan, jurnal dan buku-buku yang berkaitan dengan *Loan to Deposit Ratio*, *Non Performing Loan*, Dana Pihak Ketiga dan jumlah penyaluran kredit. Populasi dalam penelitian ini sebanyak 23 perusahaan. Dari populasi, dipilih 50 sampel yang berasal dari 10 perusahaan selama 5 periode yaitu 2014-2018 (total 50 sampel). Data dianalisis dengan menggunakan metode analisis regresi linear berganda. Hasil analisis memberikan persamaan **Jumlah Penyaluran Kredit = -3.543 + 1.014 *Loan to Deposit Ratio* - 0.20 *Non Performing Loan* + 0.968 Dana Pihak Ketiga + e**

Hasil analisis penelitian menunjukkan bahwa *Loan to Deposit Ratio* berpengaruh signifikan terhadap Jumlah Penyaluran Kredit pada perusahaan jasa sektor keuangan sub sektor bank umum swasta nasional devisa yang terdaftar di Bursa Efek Indonesia Periode 2014-2018 berdasarkan hasil uji secara parsial yaitu nilai  $t_{hitung} 28.302 > t_{tabel} 2.01174$  dan nilai signifikan sebesar  $0.000 < 0.05$ . Berarti  $H_1$  diterima. Hasil analisis penelitian menunjukkan bahwa *Non Performing Loan* tidak berpengaruh dan tidak signifikan terhadap jumlah penyaluran kredit pada perusahaan jasa sektor keuangan sub sektor bank umum swasta nasional devisa yang terdaftar di Bursa Efek Indonesia Periode 2014-2018 berdasarkan hasil uji secara parsial yaitu nilai  $t_{hitung} -1.670 < t_{tabel} 2.01174$  dan nilai signifikan sebesar  $0.102 > 0.05$ . Berarti  $H_2$  ditolak. Hasil analisis penelitian menunjukkan bahwa Dana Pihak Ketiga berpengaruh signifikan terhadap jumlah penyaluran kredit pada perusahaan jasa sektor keuangan sub sektor bank umum swasta nasional devisa yang terdaftar di Bursa Efek Indonesia Periode 2014-2018 berdasarkan hasil uji secara parsial yaitu nilai  $t_{hitung} 232.984 > t_{tabel} 2.01174$  dan nilai signifikan sebesar  $0.000 > 0.05$ . Berarti  $H_3$  diterima. Hasil penelitian ini menunjukkan bahwa *Loan to Deposit Ratio*, *Non Performing Loan*, dan Dana Pihak Ketiga berpengaruh signifikan terhadap jumlah penyaluran kredit pada perusahaan jasa sektor keuangan sub sektor bank umum swasta nasional devisa yang terdaftar di Bursa Efek Indonesia Periode 2014-2018 berdasarkan hasil uji secara simultan yaitu nilai  $F_{hitung} 21953.555 < F_{tabel} 2.81$  dan nilai signifikan sebesar  $0.000 < 0.05$ . Berarti  $H_4$  diterima. Hasil penelitian ini didukung oleh nilai *R Square* ( $R^2$ ) adalah sebesar 0.999 berarti *Loan to Deposit Ratio*, *Non Performing Loan*, dan Dana Pihak Ketiga dapat menjelaskan jumlah penyaluran kredit sebesar 99,9% dan sisanya 0,01% dipengaruhi oleh variabel lain di luar dari penelitian ini seperti *Capital Adequacy Ratio* (CAR), *Net Interest Margin* (NIM), Suku Bunga Sertifikat Bank Indonesia.

**Kata Kunci:** *Loan to Deposit Ratio*, *Non Performing Loan*, dan Dana Pihak Ketiga, Jumlah Penyaluran Kredit

## ABSTRACT

**Elvinna Gohtami, 143010025, 2019, The Effect of Loan to Deposit Ratio, Non Performing Loans, and Third-Party Funds on the Number of Credit Distribution in Financial Sector Service Companies Sub Sector Foreign Exchange National Private Commercial Banks Listed on the Indonesia Stock Exchange 2014-2018 Period, STIE Eka Prasetya, Accounting Study Program, Advisor I: Yonson Pane, SE, M.Si., Advisor II: Wan Fachruddin, S.E., M.Si., CA., CPA.**

*This study aims to determine the effect of Loan to Deposit Ratio, Non Performing Loans, and Third Party Funds on the amount of lending to financial sector service companies in the sub-sector of national foreign exchange private banks listed on the Indonesia Stock Exchange for the 2014-2018 period.*

*The research methodology used is descriptive quantitative method. The type of data used in this study is quantitative data, namely data obtained in the form of numbers or numbers. The data source is secondary data. Secondary data obtained from companies, journals and books relating to Loan to Deposit Ratio, Non Performing Loans, Third Party Funds and the amount of credit distribution. The population in this study were 23 companies. From the population, 50 samples were selected from 10 companies over 5 periods, 2014-2018 (total of 50 samples). Data were analyzed using the method of multiple linear regression analysis. The results of the analysis provide an equation for the **Amount of Credit Distribution = -3,543 + 1,014 Loan to Deposit Ratio - 0.20 Non Performing Loans + 0.968 Third Party Funds + e***

*The results of the analysis showed that the Loan to Deposit Ratio had a significant effect on the Number of Credit Distribution in Financial Sector Service Companies Sub Sector Foreign Exchange National Private Commercial Banks Listed on the Indonesia Stock Exchange for the 2014-2018 Period based on partial test results, namely  $t_{count} 28,302 > t_{table} 2,01174$  and significant value of  $0.000 < 0.05$ . Means  $H_1$  is accepted. The results of the analysis show that the Non Performing Loan has no significant and no effect on the amount of lending to financial sector service companies in the national foreign exchange private sector sub-sector listed on the Indonesia Stock Exchange for the 2014-2018 period based on partial test results, namely  $t_{count} - 1.670 < t_{table} 2.01174$  and a significant value of  $0.102 > 0.05$ . Means  $H_2$  is rejected. The results of the analysis showed that Third Party Funds had a significant effect on the amount of lending to financial sector service companies in the national foreign exchange private sub-sector listed on the Indonesia Stock Exchange for the 2014-2018 period based on partial test results, namely  $t_{count} 232.984 > t_{table} 2.01174$  and value significant at  $0.000 > 0.05$ . Means  $H_3$  is accepted. The results of this study indicate that the Loan to Deposit Ratio, Non Performing Loans, and Third Party Funds have a significant effect on the amount of lending to financial sector service companies in the sub-sector of foreign exchange national private banks listed on the Indonesia Stock Exchange for the 2014-2018 period simultaneous, that is the value of  $F_{count} 21953.555 < F_{table} 2.81$  and a significant value of  $0.000 < 0.05$ . Means  $H_4$  is accepted. The results of this study are supported by the value of R Square ( $R^2$ ) of 0.999, which means the Loan to Deposit Ratio, Non Performing Loans, and Third Party Funds can explain the amount of credit distribution of 99.9% and the remaining 0.01% is influenced by other variables outside from this research such as Capital Adequacy Ratio (CAR), Net Interest Margin (NIM) and Bank Indonesia Certificate Interest Rate.*

**Keywords: Loan to Deposit Ratio, Non Performing Loans, and Third Party Funds, Amount of Credit Distribution**