

**PENGARUH DANA PIHAK KETIGA (DPK) DAN *NON PERFORMING LOAN* (NPL)
TERHADAP PEMBERIAN KREDIT**

PADA bank bjb

Oleh:

Fitri Apriliyanti

A10110201

Pembimbing:

Dr. H. Suwarman, Ir. MBA., M.Si

ABSTRAK

Penelitian ini bertujuan untuk mengetahui perkembangan Dana Pihak Ketiga (DPK), *Non Performing Loan* (NPL) dan pemberian kredit serta untuk mengetahui pengaruh Dana Pihak Ketiga (DPK) dan *Non Performing Loan* (NPL) terhadap pemberian kredit pada bank bjb.

Metode yang digunakan adalah metode deskriptif dan metode verifikatif. Data yang digunakan adalah data sekunder laporan keuangan periode 2009-2013 dengan teknik pengumpulan data secara studi dokumentasi dan studi kepustakaan yang diperoleh dari www.bankbjb.co.id. Rancangan pengujian hipotesis menggunakan uji normalitas, uji multikolonieritas, uji heteroskedastisitas, uji autokorelasi, persamaan regresi linier berganda, koefisien korelasi, koefisien determinasi, uji t dan uji F.

Hasil penelitian ini menunjukkan bahwa Dana Pihak Ketiga (DPK) berpengaruh positif dan signifikan terhadap pemberian kredit. *Non Performing Loan* (NPL) berpengaruh positif namun tidak signifikan terhadap pemberian kredit. Dana Pihak Ketiga (DPK) dan *Non Performing Loan* (NPL) berpengaruh signifikan terhadap pemberian kredit. Dana Pihak Ketiga (DPK) dan *Non Performing Loan* (NPL) mempengaruhi pemberian kredit sebesar 89,1% sedangkan sisanya sebesar 10,9% dipengaruhi oleh faktor lain yang tidak diteliti. Untuk penelitian selanjutnya dianjurkan untuk melakukan penelitian mengenai faktor-faktor lain yang dapat mempengaruhi pemberian kredit.

Kata Kunci: Dana Pihak Ketiga (DPK), Kredit, *Non Performing Loan* (NPL)

EFFECT OF THIRD PARTY FUND AND NON PERFORMING LOAN ON CREDIT

DISTRIBUTION AT bank bjb

By:

Fitri Apriliyanti

A10110201

Adviser:

Dr. H. Suwarman, Ir. MBA., M.Si

ABSTRACT

This study aims to determine development of third party funds, non performing loan and the provision of credit to determine the effect of third party funds and non performing loan for the provision of credit at bank bjb.

The method used is descriptive method and verification method, the data used is secondary data 2009 – 2013 period financial statements with data collected in the study documentation and the study of literature from www.bankbjb.co.id. The design of hypothesis testing using normality test, multicollinearity test, heteroscedasticity test, autocorrelation test, multiple regression equation, the coefficient of correlation, the coefficient of determination, t test and F test.

The result of this study indicate that the third party funds positive and significant effect to credit. Non performing loan positive but not significant effect to credit. The third party funds and non performing loan have a significant effect to credit. The third party funds and non performing loan affect loans of 89,1% while the remaining 10,9% is influenced by factors not examined. For further research is recommended to conduct research on other factors that may affect the credit.

Keywords: Credit, Non Performing Loan, Third Party Funds