

**PENGARUH DANA PIHAK KETIGA (DPK) DAN *CAPITAL ADEQUACY RATIO* (CAR)
TERHADAP *LOAN TO DEPOSIT RATIO* (LDR) PADA PT. BANK NEGARA
INDONESIA (Persero)Tbk**

Oleh:
Amilia Sharvina

Dibawah Bimbingan:
Dr. Sudi Rahayu, S.E., M.M

ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh Dana Pihak Ketiga (DPK) dan *Capital Adequacy Ratio* (CAR) terhadap *Loan to Deposit Ratio* (LDR) pada PT. Bank Negara Indonesia (Persero)Tbk, secara parsial maupun simultan.

Metode yang digunakan dalam penelitian ini adalah metode deskriptif dan verifikatif dengan analisis yang digunakan adalah uji Asumsi Klasik meliputi uji Normalitas, Heteroskedastisitas, Multikolinieritas, Autokorelasi, Regresi Linier Berganda, Analisis Koefisien Korelasi, Analisis Koefisien Determinasi, Uji Parsial, dan Uji Simultan.

Hasil perhitungan analisis regresi linier sederhana menunjukkan hasil $Y = -165,722 + 99,298X$, hasil analisis koefisien korelasi adalah sebesar 0,965 yang berarti memiliki hubungan sangat kuat. Koefisien Determinasinya sebesar 93,2% berarti perubahan tingkat *Loan to Deposit Ratio* (LDR) dipengaruhi oleh Dana Pihak Ketiga (DPK) dan *Capital Adequacy Ratio* (CAR) sebesar 93,2% sisanya sebesar 6,8% dipengaruhi oleh faktor-faktor lain yang tidak diteliti oleh penulis. Analisis pengujian hipotesis menunjukkan bahwa Dana Pihak Ketiga (DPK) dan *Capital Adequacy Ratio* (CAR) berpengaruh positif dan signifikan terhadap *Loan to Deposit Ratio* (LDR).

Kata kunci: Dana Pihak Ketiga (DPK), *Capital Adequacy Ratio*(CAR), *Loan to Deposit Ratio*(LDR)

**THE EFFECT OF THIRD PARTY FUND AND CAPITAL ADEQUACY RATIO (CAR)
TO LOAN TO DEPOSIT RATIO (LDR) OF PT. BANK NEGARA INDONESIA
(Persero)Tbk**

By:
Amilia Sharvina

Preceptor :
Dr. Sudi Rahayu, S.E., M.M

ABSTRACT

This study was conducted the effect of Third Party Fund and Capital Adequacy Ratio (CAR) to Loan to Deposit Ratio (LDR) on PT.Bank Negara Indonesia (Persero), Tbk Partially or Simultaneously.

The method used in this research is descriptive and verification with a classic assumption test that consists of a normality test, heteroscedasticity, multicollinearity, autocorrelation, regression multi linear, a coefficient correlation analysis, a coefficient determination analysis, a partial test, and a simultan test.

The result of a simple calculation shows the result of the analysis regresi linier equation $Y=-165,722+99,298x$, result of the analysis of the correlation is 0,965 which means that the variables have very strong ties. The determination coefficient by 93,2% means change rate of of Loan to Deposit Ratio (LDR) is affected by the Third Party Fund and Capital Adequacy Ratio (CAR) by 93,2%, while the remaining 6,8% were other influences that are not examined by authors. Analysis of hypothesis testing showed that Third Party Fund and Capital Adequacy Ratio (CAR) significantly affect the Loan to Deposit Ratio (LDR).

Keyword: Third Party Fund, Capital Adequacy Ratio(CAR), Loan to Deposit Ratio(LDR)