

PENGARUH DANA PIHAK KETIGA (DPK) DAN *NON PERFORMING LOAN* (NPL) TERHADAP PERTUMBUHAN KREDIT PADA PT. BANK MANDIRI (PERSERO) TBK PERIODE 2009-2016

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh Dana Pihak Ketiga (DPK) dan *Non Performing Loan* (NPL) terhadap Pertumbuhan Kredit secara parsial maupun simultan pada PT. Bank Mandiri (Persero) Tbk. Data yang dipergunakan dalam penelitian ini adalah data sekunder dari *annual report* periode 2009-2016.

Metode penelitian yang digunakan adalah metode deskriptif dan metode verifikatif. Data yang digunakan adalah data sekunder yang bersumber dari laporan keuangan Bank Mandiri periode 2009-2016 dengan teknik pengumpulan data secara studi dokumentasi dan studi kepustakaan. Metode sampel yang digunakan adalah *purposive sampling*. Rancangan pengujian hipotesis menggunakan Uji normalitas, Uji multikolinearitas, Uji heterokedastisitas, Uji autokorelasi, Persamaan regresi linier berganda, Koefisien korelasi, Koefisien determinasi, Uji t dan Uji F.

Hasil penelitian menunjukkan bahwa secara parsial Dana Pihak Ketiga (DPK) berpengaruh positif dan signifikan terhadap Pertumbuhan Kredit. Namun, *Non Performing Loan* (NPL) secara parsial tidak berpengaruh signifikan terhadap Pertumbuhan Kredit. Secara simultan, variabel Dana Pihak Ketiga (DPK) dan *Non Performing Loan* (NPL) berpengaruh secara signifikan terhadap Pertumbuhan Kredit dengan koefisien korelasi 0,977 yakni berpengaruh sangat kuat, sedangkan nilai persentase koefisien determinasi sebesar 95.4% Sisanya yaitu 4.6% dipengaruhi oleh faktor lain yang tidak diteliti.

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

***THE INFLUENCE THIRD-PARTY FUNDS (DPK) AND NON PERFORMING
LOAN (NPL) ON LOAN GROWTH AT PT. BANK MANDIRI (PERSERO) TBK
PERIOD 2009-2016***

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ABSTRACT

The research was purposed to find out influence of Third-Party Funds (DPK) and Non Performing Loan (NPL) to Loan Growth in accordance with partially and simultaneously at PT. Bank Mandiri (Persero) Tbk. The data in this research is secondary data from annual report period 2009-2016.

The method of research used are descriptive method and verification method. The data used are secondary data sourced from Bank Mandiri financial statements period 2009-2016 with data collection techniques by documentation study and literature study. The sample method used is purposive sampling. The hypothesis testing plan uses normality test, multicollinearity test, heteroscedasticity test, autocorrelation test, multiple linear regression equation, correlation coefficient, coefficient of determination. t test and F test.

The research showed Third-Party Funds has a positive and significant influence to Loan Growth. However, variable Non Performing Loan (NPL) has no significant influence on Loan Growth. Simultaneously, Third-Party Funds (DPK) and Non Performing Loan (NPL) have influence significantly to Loan Growth with correlation coefficient is 0,977, it was showed the very strong, and the percentage of correlation determination in the amount of 95.4% and 4.6% influenced by other factors not research.

Keyword: Third-Party Funds (DPK), Non Performing Loan (NPL), Loan Growth