

PENGARUH *LOAN TO DEPOSIT RATIO* DAN *NON PERFORMING LOANS* TERHADAP *NET INTEREST MARGIN* PADA PT BANK BTPN PERIODE 2012-2017.

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ABSTRAK

Tujuan penelitian ini adalah untuk mengetahui pengaruh *Loan to Deposit Ratio* (LDR), dan *non performing loans* (NPL) terhadap *net interest margin* (NIM). Metode yang digunakan adalah metode deskriptif dan metode verifikatif, dengan data sekunder yang diperoleh melalui laporan keuangan PT. Bank BTPN periode 2012-2017. Rancangan pengujian hipotesis menggunakan uji normalitas, uji autokorelasi, uji heterokedastisitas, uji multikolinieritas, analisis regresi linier berganda, koefisien korelasi, koefisien determinasi (R²), uji T dan uji F. Hasil penelitian ini menunjukkan bahwa secara parsial *Loan to Deposit Ratio* berpengaruh signifikan terhadap *Net Interest Margin*; *Non Performing Loans* berpengaruh tidak signifikan terhadap *Net Interest Margin*. Secara simultan *Loan to Deposit Ratio* dan *Non Performing Loans* berpengaruh secara signifikan terhadap *Net Interest Margin*. Besarnya pengaruh adalah 74.2% sedangkan sisanya 25.8% dipengaruhi oleh faktor lain yang tidak diteliti dalam penelitian ini.

Kata Kunci: *Loan to Deposit Ratio*, *Non Performing Loans*, *Net Interest Margin*

***THE EFFECT OF LOAN TO DEPOSIT RATIO AND NON PERFORMING
LOANS TO NET INTEREST MARGIN ON PT BANK BTPN PERIODE 2012-
2017***

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ABSTRACT

The purpose of this research is to know the effect of Loan to Deposit Ratio (LDR), and non performing loans (NPL) to net interest margin (NIM). The method used is descriptive method and verifikatif method, with secondary data obtained through financial statements of PT. Bank BTPN period 2012-2017. The design of hypothesis testing using normality test, autocorrelation test, heterokedastisity test, multicollinearity test, multiple linear regression analysis, correlation coefficient, coefficient of determination (R2), T test and F test. The results of this study show that partially Loan to Deposit Ratio significantly Net Interest Margin; Non Performing Loans have no significant effect on Net Interest Margin. Simultaneously Loan to Deposit Ratio and Non Performing Loans significantly influence Net Interest Margin. The magnitude of influence is 74.2% while the remaining 25.8% influenced by other factors not examined in this study.

Keywords: Loan to Deposit Ratio, Non Performing Loans, Net Interest Margin