

# **FAKTOR-FAKTOR YANG MEMPENGARUHI PENYALURAN KREDIT PERBANKAN PADA BANK UMUM KONVENSIONAL DI INDONESIA PERIODE 2016-2022**

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## **ABSTRAK**

Pemberian kredit melibatkan berbagai risiko, terutama risiko ketidakmampuan debitur untuk melunasi kredit pada saat jatuh tempo. Penelitian ini bertujuan untuk menganalisis faktor-faktor yang mempengaruhi penyaluran kredit pada Bank Umum Konvensional periode 2016-2022, baik secara parsial maupun secara simultan. Variabel independen yang dianalisis, yaitu Dana Pihak Ketiga (DPK), *Loan to Deposit Ratio* (LDR), *Non Performing Loan* (NPL), dan *Capital Adequacy Ratio* (CAR). Metode penelitian yang digunakan adalah metode deskriptif dan verifikatif dengan menggunakan analisis uji asumsi klasik, regresi linier berganda, analisis koefisien korelasi, analisis koefisien determinasi, uji parsial, dan uji simultan. Penelitian ini menggunakan data sekunder, yang dapat dilihat dari laporan profil industri perbankan triwulan periode 2016-2022. Hasil penelitian menunjukkan bahwa Dana Pihak Ketiga secara parsial berpengaruh positif dan signifikan terhadap Penyaluran Kredit, *Loan to Deposit Ratio* (LDR) secara parsial berpengaruh negatif dan signifikan terhadap Penyaluran Kredit, *Non Performing Loan* (NPL) secara parsial berpengaruh negatif dan signifikan terhadap Penyaluran Kredit, *Capital Adequacy Ratio* (CAR) secara parsial tidak berpengaruh negatif dan tidak signifikan terhadap Penyaluran Kredit. Secara Simultan DPK, LDR, NPL, dan CAR berpengaruh signifikan terhadap Penyaluran Kredit Pada Bank Umum Konvensional. Besarnya pengaruh DPK, LDR, NPL, dan CAR berdasarkan Koefisien Determinasi sebesar 0,926 atau 92,6% dan sisanya sebesar 0,074 atau 7,4% dijelaskan oleh faktor lain yang tidak diteliti.

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

**FACTORS AFFECTING BANKING CREDIT DISTRIBUTION TO  
CONVENTIONAL COMMERCIAL BANKS IN INDONESIA**

**PERIOD 2016-2022**

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**ABSTRACT**

*Providing credit involves various risks, especially the risk of the debtor's inability to repay the credit when it is due. This research aims to analyze the factors that influence credit distribution to Conventional Commercial Banks for the 2016-2022 period, either partially or simultaneously. The independent variables analyzed are Third Party Funds (DPK), Loan to Deposit Ratio (LDR), Non-Performing Loans (NPL), and Capital Adequacy Ratio (CAR). The research method used is a descriptive and verification method using classical assumption test analysis, which includes union of normality, heteroscedasticity, multicorreality, autocorrelation, multiple linear regression, correlation coefficient analysis, coefficient of determination analysis, partial test, and simultaneous test. This research uses secondary data, which can be seen from the quarterly banking industry profile report for the 2016-2022 period. The results of the research show that Third Party Funds partially have a positive and significant effect on Credit Distribution, Loan to Deposit Ratio (LDR) partially has a negative and significant effect on Credit Distribution, Non Performing Loans (NPL) partially has a negative and significant effect on Credit Distribution, Capital Adequacy Ratio (CAR) partially has no negative and insignificant effect on Credit Distribution. Simultaneously, DPK, LDR, NPL, and CAR have a significant effect on Credit Distribution in Conventional Commercial Banks. The magnitude of the influence of DPK, LDR, NPL and CAR based on the Determination Coefficient is 0.926 or 92.6% and the remaining 0.074 or 7.4% is explained by other factors not studied.*

**Keywords:** *Third Party Funds, Loan to Deposit Ratio, Non Performing Loans, Capital Adequacy Ratio, Credit Distribution*