

ABSTRAK

Hamidah Daniyah. 0901069. Pengaruh Dana Pihak ketiga dan Non Performing Loan Terhadap Penyaluran Kredit (PT. Bank ICB Bumiputera., Tbk). Dibawah Bimbingan Dr. Ikaputera Waspada M.M.,

Penelitian ini dilatarbelakangi oleh penyaluran kredit PT. Bank ICB Bumiputera Tbk yang mengalami fluktuatif sebagai dampak dari Dana Pihak Ketiga yang juga mengalami fluktuatif serta Non Performing Loan yang mengalami kenaikan. Variabel independen pada penelitian ini terdiri dari Dana Pihak Ketiga dan Non Performing Loan sedangkan variabel dependen adalah Penyaluran Kredit. Tujuan penelitian ini adalah untuk mengetahui gambaran dana pihak ketiga, non performing loan, penyaluran kredit serta pengaruh dana pihak ketiga dan non performing loan terhadap penyaluran kredit baik secara parsial maupun secara simultan.

Metode yang digunakan dalam penelitian ini adalah metode deskriptif dan metode verifikatif, desain penelitian yang digunakan adalah desain kausal, dengan menggunakan data sekunder dari laporan keuangan triwulan PT. Bank ICB Bumiputera Tbk periode 2007-2012. Dalam menganalisis data menggunakan koefisien korelasi *product moment*, analisis regresi berganda, koefisien determinasi dan untuk uji hipotesis menggunakan uji simultan (f) dan uji parsial (t).

Hasil penelitian menunjukkan bahwa secara parsial (uji t) Dana Pihak Ketiga memiliki pengaruh positif dan signifikan terhadap Penyaluran Kredit, sedangkan Non Performing Loan memiliki pengaruh negatif dan tidak signifikan terhadap Penyaluran Kredit. Secara simultan (uji f) Dana Pihak Ketiga dan Non Performing Loan berpengaruh signifikan terhadap Penyaluran Kredit. Dana Pihak Ketiga dan Non Performing Loan berpengaruh sebesar 26% terhadap Penyaluran Kredit, sedangkan sisanya sebesar 74% dipengaruhi faktor lain diluar penelitian.

Kata Kunci : Dana Pihak Ketiga, Non Performing Loan, Penyaluran Kredit

ABSTRACT

Hamidah Daniyah. 0901069. The Influence of Third Party Fund and Non Performing Loan towards Credit Distribution (PT. Bank ICB Bumiputera Tbk). Under guidance of : Dr. Ikaputera Waspada M.M.,

This research was conducted Credit Distribution PT. Bank ICB Bumiputera Tbk which had fluctuated as the impact of Third Party Fund are also experienced fluctuating and Non Performing Loan which increased. Independent variabels in this research consisted of Third Party Fund and Non Performing Loan while the dependent variabel is Credit Distribution. The purpose of this research is to find out description third party fund, non performing loan, credit distribution and the influence third party fund and non performing loan towards credit distribution whether as partially and simultaneously.

The methods that used in this research are descriptive method and verifying method, the design research that used is clausal design with using secondary data of quarterly financial statements of PT Bank ICB Bumiputera Tbk period 2007-2012. In analyzing the data used coefficient correlation product moment, multiple regression analysis, coefficient determination and for hypothesis testing used simultaneously test (f) and partially test (t)

The result of this research showed that partially (t test), Third Party Fund has positive influence and significant toward Credit Distribution meanwhile Non Performing Loan has negative influence and has not significant toward Credit Distribution. By simultaneously (f test) Third Party Fund and Non Performing Loan influential significant towards Credit Distribution. Third Party Fund and Non Performing Loan has an effect amounting of 26 % towards Credit Distribution while the remaining 74 % influenced by other factors outside of the research.

Keyword : Third Party Fund, Non Performing Loan, Credit Distribution