

Pengaruh Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), dan Loan to Deposit Ratio (LDR) terhadap Jumlah Kredit pada Perusahaan Perbankan yang terdaftar di Bursa Efek Indonesia

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ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), dan Loan to Deposit Ratio (LDR) terhadap Jumlah Kredit pada perusahaan perbankan yang terdaftar di Bursa Efek Indonesia (periode 2009-2014). Variabel independen yang digunakan dalam penelitian ini adalah Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), dan Loan to Deposit Ratio (LDR). Variabel dependen yang digunakan dalam penelitian ini adalah jumlah Kredit.

Penelitian ini dilakukan dengan menggunakan metode kuantitatif terhadap laporan keuangan perusahaan perbankan di Bursa Efek Indonesia selama periode 2009-2014. Penelitian ini menggunakan metode Purposive Sampling diperoleh 28 sampel perusahaan perbankan, dan data dianalisis dengan menggunakan analisis regresi linear berganda. Model persamaan tersebut diolah menggunakan aplikasi SPSS for windows versi 16.

Hasil dari penelitian ini menunjukkan bahwa Capital Adequacy Ratio (CAR) berpengaruh tidak signifikan, sedangkan variabel Non Performing Loan (NPL) dan Loan to Deposit Ratio (LDR) berpengaruh positif dan signifikan terhadap jumlah kredit pada perusahaan perbankan yang terdaftar di Bursa Efek Indonesia (periode 2009-2014).

Kata Kunci : Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), dan Loan to Deposit Ratio (LDR), dan Jumlah Kredit

The Influence of Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), and Loan to Deposit Ratio (LDR) on Total Loan in the Banking Companies listed in Indonesian Stock Exchange

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ABSTRACT

This study aimed to analyze the influence of capital adequacy ratio (CAR), non performing loan (NPL), and loan to deposit ratio (LDR) on total loans in the banking companies listed in Indonesian Stock Exchange (over the period 2009 to 2014). Independent variables used in this study are the Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), and Loan to Deposit Ratio (LDR). Dependent variable used in this study is total loans.

This study used quantitative methods of the financial statements of banking companies on Indonesia Stock Exchange during 2009 to 2014. This study using purposive sampling method obtained 28 samples of banking companies, and the data analyze using multiple linear regression analysis. The model equation are processed using SPSS for windows version 16.

The result of this study showed that Capital Adequacy Ratio (CAR) do not significant influence total loans, while the variables Non Performing Loan (NPL) and Loan to Deposit Ratio (LDR) are positive and significant influence total loans in the banking companies listed in Indonesia Stock Exchange (over the period 2009-2014).

Keyword : Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), dan Loan to Deposit Ratio (LDR), dan Total Loan