

SUMMARY

This research is an associative research conducted in the banking sector in Indonesia Stock Exchange 2010-2014 period. This research entitled “Analysis of DPK, CAR, NPL, ROA, BOPO and NIM on Conventional Commercial Banks Listed on the Indonesia Stock Exchange”. The purpose of this research was to analyze the influence of Third Party Funds (DPK), Capital Adequacy Ratio (CAR), Non-Performing Loan (NPL), Return on Assets (ROA), Operational Cost Ratio to Operational Income (BOPO), and Net Interest Margin (NIM) on Loan to Deposit Ratio (LDR) of conventional commercial banking companies listed on the Indonesia Stock Exchange 2010-2014 period.

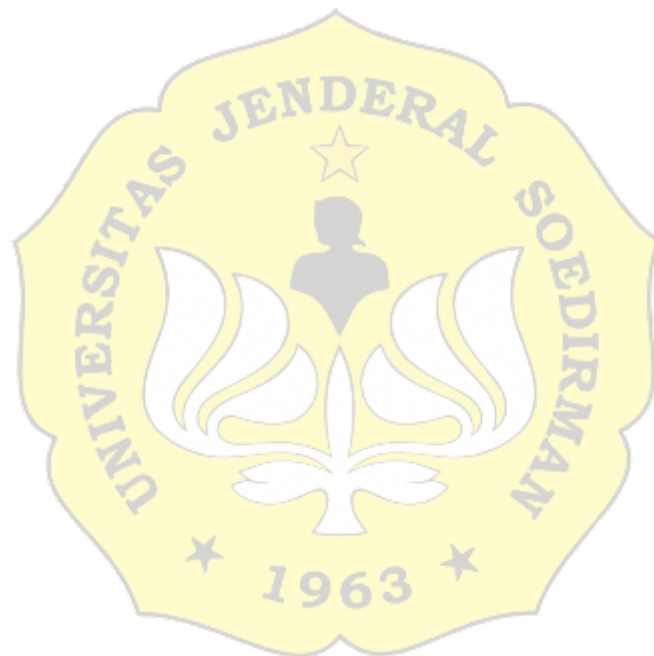
This research used multiple regression analysis as a hypothesis testing tool. The population in this research was all banking companies listed on Indonesia Stock Exchange with the number of 40 companies. While the sample used in this research was taken by using purposive sampling method and obtained 27 companies as sample. However, the final sample in this research was only 26 companies, because in the calculation of classical assumption test, the data had multicollinearity and heteroscedasticity symptoms. Therefore, the method to treat these symptoms was by reducing the amount of sample that had extreme data.

The result indicated that: (1) Third Party Funds did not have influence on Loan to Deposit Ratio. (2) Capital Adequacy Ratio had influence on Loan to Deposit Ratio. (3) Non-Performing Loan did not have influence on Loan to Deposit Ratio. (5) Operational Cost Ratio to Operational Income had influence on Loan to Deposit Ratio. (6) Net Interest Margin had influence on Loan to Deposit Ratio.

The implications and conclusions above are: (1) The managements should have to review the use of third-party funds. (2) The managements should always keep their capital adequacy level of at least 8%. (3) The management should always tighten credit analysis with the analysis of 5p and 7c so that the bank can always maintain a low NPL. (4) The management should review the use of the advantages of total assets. (5) The management of the bank should keep BOPO ratio further so that the funds earned by banks were not fully spent to cover all

operational costs. (6) The management of the bank is expected to always be able to maximize the placement of productive assets so that the bank intermediation function can be maintained.

Keywords: *Loan to Deposit Ratio, Third-Party Funds, Capital Adequacy Ratio, Non-Performing Loan, Return on Assets, Operational Cost Ratio to Operational Income, Net Interest Margin.*



RINGKASAN

Penelitian ini merupakan penelitian asosiatif yang dilakukan pada sektor perbankan di Bursa Efek Indonesia periode 2010-2014. Penelitian ini berjudul “Analisis Pengaruh DPK, CAR, NPL, ROA, BOPO, dan NIM terhadap Perbankan Umum Konvensional yang Terdaftar di BEI”. Tujuan penelitian ini adalah untuk menganalisis pengaruh Dana Pihak Ketiga (DPK), *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), *Return On Assets* (ROA), Biaya Operasional terhadap Pendapatan Operasional (BOPO), dan *Net Interest Margin* (NIM) terhadap *Loan to Deposit Ratio* (LDR) pada perusahaan perbankan umum konvensional yang terdaftar di BEI periode 2010-2014.

Penelitian ini menggunakan analisis regresi berganda sebagai alat pengujian hipotesis. Populasi dalam penelitian ini adalah seluruh perusahaan perbankan yang terdaftar di Bursa Efek Indonesia yaitu sejumlah 40 perusahaan. Sedangkan sampel yang digunakan dalam penelitian ini diambil dengan menggunakan metode purposive sampling didapatkan sampel sebanyak 27 perusahaan. Namun sampel akhir dalam penelitian ini hanya berjumlah 26 perusahaan saja, karena dalam dalam perhitungan uji asumsi klasik data mengalami gejala multikolonieritas dan heteroskedastisitas, sehingga dilakukan cara untuk mengobati gejala tersebut dengan mengurangi jumlah sampel perusahaan yang memiliki data ekstrim.

Dari hasil penelitian didapatkan: (1) Dana Pihak Ketiga tidak berpengaruh terhadap *Loan to Deposit Ratio*. (2) *Capital Adequacy Ratio* berpengaruh terhadap *Loan to Deposit Ratio*. (3) *Non Performing Loan* tidak berpengaruh terhadap *Loan to Deposit Ratio*. (4) *Return On Assets* tidak berpengaruh terhadap *Loan to Deposit Ratio*. (5) Biaya Operasional terhadap Pendapatan Operasional berpengaruh terhadap *Loan to Deposit Ratio*. (6) *Net Interest Margin* berpengaruh terhadap *Loan to Deposit Ratio*.

Implikasi dari kesimpulan diatas antara lain: (1) Pihak manajemen harus meninjau kembali penggunaan dana pihak ketiga. (2) Pihak manajemen harus selalu menjaga tingkat kecukupan modalnya sebesar minimal 8%. (3) Pihak manajemen harus selalu memperketat analisa kreditnya dengan analisis 5p dan 7c

agar bank dapat selalu menjaga NPL yang rendah. (4) Pihak manajemen harus meninjau kembali penggunaan keuntungan atas total asetnya. (5) Pihak manajemen bank sebaiknya lebih menjaga rasio BOPO sehingga dana yang diperoleh bank tidak sepenuhnya digunakan untuk menutupi semua biaya operasionalnya. (6) Pihak manajemen bank diharapkan selalu dapat memaksimalkan penempatan aktiva produktifnya agar fungsi intermediasi bank dapat tetap terjaga .

Kata kunci : *Loan to Deposit Ratio, Dana Pihak Ketiga, Capital Adequacy Ratio, Non Performing Loan, Return On Assets, Biaya Operasional terhadap Pendapatan Operasional, Net Interest Margin.*

