

## ABSTRAK

# PENGARUH DANA PIHAK KETIGA (DPK), NON PERFORMING LOAN (NPL) DAN LOAN TO DEPOSITO RATIO (LDR) TERHADAP PENYALURAN KREDIT KOMERSIL (Studi Pada Bank yang terdaftar di Bursa Efek Indonesia tahun 2015-2019)

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Penelitian ini bertujuan untuk mengetahui pengaruh secara parsial dan simultan Pengaruh Dana Pihak Ketiga (DPK), Non Performing Loan (*NPL*) dan *Loan to Deposito Ratio (LDR)* secara simultan berpengaruh terhadap terhadap Penyaluran Kredit Komersil. Populasi dalam penelitian ini adalah perusahaan perbankan yang terdaftar di Bursa Efek Indonesia. Sampel dalam penelitian ini adalah delapan perusahaan perbankan. teknik pengambilan sampel dalam penelitian ini adalah *purposive sampling*. Teknik pengumpulan data dengan dokumentasi dan studi pustaka. Teknik pengumpulan data menggunakan teknik Regresi Linear Berganda. Hasil penelitian menunjukkan bahwa: 1) Non Performing Loan (*NPL*) dan *Loan to Deposito Ratio (LDR)* berpengaruh terhadap penyaluran kredit komersil. 2) Dana Pihak Ketiga (DPK), Non Performing Loan (*NPL*) dan *Loan to Deposito Ratio (LDR)* secara simultan berpengaruh terhadap terhadap Penyaluran Kredit Komersil.

**Kata Kunci :** Dana Pihak Ketiga (DPK), *Non Performing Loan (NPL)*, *Loan to Deposito Ratio (LDR)* dan penyaluran Kredit Komersil.

## ABSTRAC

# INFLUENCE OF THIRD PARTY FUND (DPK), NON PERFORMING LOAN (NPL) AND LOAN TO DEPOSITO RATIO (LDR) ON COMMERCIAL CREDIT DISTRIBUTION (Study on Banks listed on the Indonesia Stock Exchange 2015- 2019)

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*This study aims to determine the effect partially and simultaneously the effect of Third Party Funds (DPK), Non Performing Loans (NPL) and Loan to Deposit Ratio (LDR) simultaneously on the effect of Commercial Credit Distribution. The population in this study are banking companies listed on the Indonesia Stock Exchange. The sample in this study were eight banking companies. The sampling technique in this study was purposive sampling. Data collection techniques with documentation and literature study. Data collection techniques using multiple linear regression techniques. The results showed that: 1) Non Performing Loans (NPL) and Loan to Deposit Ratio (LDR) have an effect on commercial lending. 2) Third Party Funds (DPK), Non Performing Loans (NPL) and Loan to Deposit Ratio (LDR) simultaneously affect Commercial Credit Distribution.*

**Keywords:** *Third Party Funds (DPK), Non Performing Loans (NPL), Loan to Deposit Ratio (LDR) and Commercial Credit distribution.*

