

ABSTRAK

PENGARUH TINGKAT KESEHATAN BANK DENGAN METODE RISK PROFIL, GOOD CORPORATE GOVERNANCE, EARNINGS, DAN CAPITAL (RGEC) TERHADAP PERTUMBUHAN DANA PIHAK KETIGA (DPK) PADA BANK PEMBANGUNAN DAERAH PERIODE 2015-2019.

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Penelitian ini bertujuan untuk menguji apakah *Non Performing Loans, Net Interest Margin, Loan Deposit Ratio, Good Corporate Governance, Return On Asset, Capital Adequacy Ratio* berpengaruh terhadap pertumbuhan Dana Pihak Ketiga pada Bank Pembangunan Daerah. Penelitian ini menggunakan 23 sampel Bank Pembangunan Daerah periode tahun 2015-2019. Penelitian ini menggunakan teknik *purposive sampling* dan metode analisis regresi berganda untuk menganalisis data guna menentukan model penelitian dan mendiskusikan hasilnya.

Hasil penelitian menunjukkan bahwa variabel *Non Performing Loans, Net Interest Margin, Loan Deposit Ratio, Good Corporate Governance, Return On Asset, Capital Adequacy Ratio* berpengaruh secara simultan terhadap pertumbuhan Dana Pihak Ketiga. *Non Performing Loans, Net Interest Margin, Return On Asset, dan Capital Adequacy Ratio* memiliki pengaruh signifikan terhadap pertumbuhan Dana Pihak Ketiga. Sedangkan *Loan Deposit Ratio, Good Corporate Governance* tidak berpengaruh signifikan terhadap pertumbuhan Dana Pihak Ketiga pada Bank Pembangunan Daerah periode 2015-2019.

Kata kunci: *Non Performing Loans, Net Interest Margin, Loan Deposit Ratio, Good Corporate Governance, Return On Asset, Capital Adequacy Ratio* dan Dana Pihak Ketiga.

ABSTRACT

THE INFLUENCE OF BANK HEALTH WITH RISK PROFILE, GOOD CORPORATE GOVERNANCE, EARNINGS, AND CAPITAL (RGEC) METHODS ON THE GROWTH OF THIRD PARTY FUNDS (DPK) IN REGIONAL DEVELOPMENT BANKS IN THE PERODE OF 2015-2019

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The purpose of this research is to use *Non Performing Loans, Net Interest Margin, Loan Deposit Ratio, Good Corporate Governance, Return On Assets, Capital Adequacy Ratio* affect the growth of Third Party Funds at Regional Development Banks. This study used 23 samples of Regional Development Banks for the 2015-2019 period. This research used *purposive sampling technique* and multiple regression analysis method to analyze the data in order to determine the research model and discuss the results.

The results show that the variables of *Non Performing Loans, Net Interest Margin, Loan Deposit Ratio, Good Corporate Governance, Return On Assets, Capital Adequacy Ratio* have a simultaneous effect on the growth of Third Party Funds. *Non-Performing Loans, Net Interest Margin, Return On Assets, and Capital Adequacy Ratio* have a significant influence on the growth of Third Party Funds. *Loan Deposit Ratio, Good Corporate Governance* does not have a significant effect on the growth of Third Party Funds at Regional Development Banks for the 2015-2019 period.

Keywords: *Non Performing Loans, Net Interest Margin, Loan Deposit Ratio, Good Corporate Governance, Return On Asset, Capital Adequacy Ratio and Third Party Funds.*