

ABSTRAK

Perbankan memiliki peran besar dalam perekonomian, salah fungsinya sebagai lembaga intermediasi yang bertugas menghimpun dana dari masyarakat dan menyalurkan kembali dalam bentuk kredit. Penelitian ini bertujuan untuk menganalisis pengaruh variabel pertumbuhan dana pihak ketiga (DPK), *capital adequacy ratio* (CAR), *net performing loan* (NPL), *return of assets* (ROA), beban operasional terhadap pendapatan operasional (BOPO), dan *loan to deposit ratio* (LDR), terhadap pertumbuhan kredit. Populasi yang digunakan dalam penelitian ini adalah kelompok bank campuran yang terdaftar di Bank Indonesia (BI) pada periode 2010 – 2015. Dengan menggunakan metode *purposive sampling*, maka diperoleh sebanyak 9 bank sebagai sampel penelitian. Metode analisis yang digunakan dalam penelitian ini adalah regresi linier berganda. Selain itu dalam penelitian ini dilakukan uji asumsi klasik meliputi uji heterosistisitas, uji multikolinearitas. Hasil penelitian ini menunjukkan bahwa pertumbuhan dana pihak ketiga (DPK), dan *net performing loan* (NPL) berpengaruh negatif terhadap pertumbuhan kredit, *capital adequacy ratio* (CAR) berpengaruh positif signifikan terhadap pertumbuhan kredit. *Return of assets* (ROA), beban operasional terhadap pendapatan operasional (BOPO), dan *loan to deposit ratio* (LDR) tidak berpengaruh signifikan terhadap pertumbuhan kredit. Sedangkan. Nilai R-square sebesar 0,1766 menjelaskan bahwa variabel – variabel independen dapat menjelaskan variabel dependen sebesar 17,66% dan sisanya 82,34% dijelaskan oleh variabel lain diluar penelitian.

Kata Kunci : dana pihak ketiga, *return of assets*, *net performing loan*, *capital adequacy ratio*, *loan to deposit ratio*, rasio beban operasional terhadap pendapatan operasional, kredit

ABSTRACT

Bank have a major role in the economy. The bank has a duty to collect funds from the public as who and then channeled back in the form of credit. This research aims to analyze influence of variables third party of fund growth (DPK), capital adequacy ratio (CAR), net performing loan (NPL), return of assets (ROA), operating expenses to operating incomes ratio (BOPO), and loan to deposit ratio (LDR) to growth of credit. The population used in this study is a venture bank listed on the Bank Indonesia (BI) in period 2010 – 2015. By using purposive sampling method, it is obtained as many as 9 bank as study sample. The method analysis used in this study is multiple linier regression. In this research also include the classical assumption that heteroscedasticity test, and multycollinearity test. Result on this study indicate that the third party of fund (DPK), net performing loan (NPL) has significant negative effect to growth of credits, capital adequacy ratio (CAR) has significant positive effect to growth of credits, and return of assets (ROA), operating expenses to operating incomes ratio (BOPO), loan to deposit ratio (LDR) hasn't significant to growth of credits. The value of R-square is 0,1766 and it means independent variables can explain the dependent variable as much as 17,66%, while the remaining amount of 82,34% is influenced by other factors which not included in the model.

Keyword : third party of fund), capital adequacy ratio, net performing loan, return of assets, operating expenses to operating incomes ratio, loan to deposit ratio, credit