

ANALISIS PENGARUH *LOAN TO DEPOSIT RATIO* DAN *NON PERFORMING LOAN* TERHADAP VOLUME KREDIT PADA PT BANK PEMBANGUNAN DAERAH PAPUA

Oleh

Elizabeth Paulina Sos Salya Paris, NIM 1817041152

Jurusan Manajemen

ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh secara simultan dan parsial dari *Loan to Deposit Ratio* dan *Non Performing Loan* terhadap volume kredit. Subjek penelitian adalah PT Bank Pembangunan Daerah Papua pada kantor pusat di Kota Jayapura dan objek penelitian adalah *Loan to Deposit Ratio*, *Non Performing Loan*, dan Volume Kredit. Rancangan Penelitian yang digunakan adalah kuantitatif kausal. Data dikumpulkan dengan pencatatan dokumen, dan dianalisis dengan analisis regresi linear berganda. Hasil penelitian ini menunjukkan bahwa (1) *Loan to Deposit Ratio* dan *Non Performing Loan* berpengaruh signifikan terhadap volume kredit, (2) *Loan to Deposit Ratio* berpengaruh positif signifikan terhadap volume kredit, (3) *Non Performing Loan* berpengaruh positif signifikan terhadap volume kredit.

Kata kunci : *loan to deposit ratio, non performing loan, volume kredit*

Abstract

This study aims to examine the simultaneous and partial effect of Loan to Deposit Ratio and Non-Performing Loan on credit volume. The research subject is PT Bank Pembangunan Daerah Papua at the head office in Jayapura City and the object of research is Loan to Deposit Ratio, Non Performing Loan, and Credit Volume. The research design used is causal quantitative. Data were collected by recording documents, and analyzed by multiple linear regression analysis. The results of this study indicate that (1) Loan to Deposit Ratio and Non Performing Loan have a significant effect on credit volume, (2) Loan to Deposit Ratio has a positive and significant effect on credit volume, (3) Non-Performing Loan has a positive and significant effect on credit volume.

Keywords: loan to deposit ratio, non performing loan, credit volume