

DETERMINAN KINERJA KEUANGAN BANK PERKREDITAN RAKYAT DI KABUPATEN BULELENG

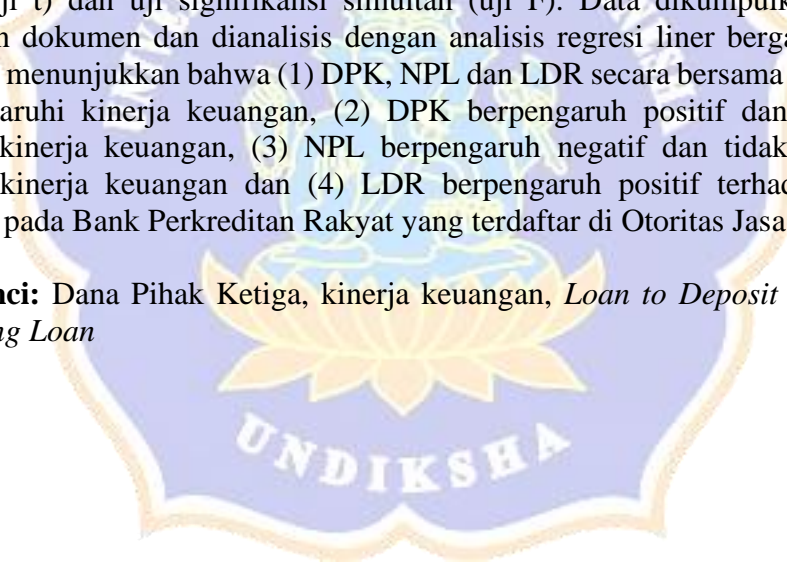
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Kadek Dwi Suryawan, NIM 1917041128
Jurusan Manajemen

ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh dana pihak ketiga, *non performing loan*, dan *loan to deposit ratio* terhadap kinerja keuangan pada Bank Perkreditan Rakyat di Kabupaten Buleleng. Populasi dalam penelitian ini adalah Bank Perkreditan Rakyat di sebanyak 8 bank. Desain penelitian yang digunakan dalam penelitian ini adalah kuantitatif. Subjek dalam penelitian ini adalah Bank Perkreditan Rakyat yang terdaftar di Otoritas Jasa Keuangan dan objek dalam penelitian ini adalah pengaruh dana pihak ketiga, *non performing loan*, dan *loan to deposit ratio* dan kinerja keuangan. Teknik analisis data yang digunakan adalah uji asumsi klasik, analisis regresi linear berganda, uji determinasi, uji signifikansi parsial (uji t) dan uji signifikansi simultan (uji F). Data dikumpulkan dengan pencatatan dokumen dan dianalisis dengan analisis regresi liner berganda. Hasil penelitian menunjukkan bahwa (1) DPK, NPL dan LDR secara bersama sama dapat mempengaruhi kinerja keuangan, (2) DPK berpengaruh positif dan signifikan terhadap kinerja keuangan, (3) NPL berpengaruh negatif dan tidak signifikan terhadap kinerja keuangan dan (4) LDR berpengaruh positif terhadap kinerja keuangan pada Bank Perkreditan Rakyat yang terdaftar di Otoritas Jasa Keuangan.

Kata kunci: Dana Pihak Ketiga, kinerja keuangan, *Loan to Deposit Ratio*, *Non Performing Loan*



**DETERMINANTS OF FINANCIAL PERFORMANCE
RURAL BANKS IN BULELENG DISTRICT**

By

**Kadek Dwi Suryawan, NIM 1917041128
Management Major**

ABSTRACT

This study aims to examine the effect of third party funds, non-performing loans, and loan to deposit ratio on the financial performance of Rural Banks in Buleleng Regency. The population in this study are Rural Banks in 8 banks. The research design used in this research is quantitative. The subjects in this study were Rural Banks registered with the Financial Services Authority and the objects in this study were the influence of third party funds, non-performing loans and loan to deposit ratio and financial performance. The data analysis technique used is the classical assumption test, multiple linear regression analysis, determination test, partial significance test (t test) and simultaneous significance test (F test). Data was collected by document recording and analyzed by multiple linear regression analysis. The results of the study show that (1) DPK, NPL and LDR can simultaneously affect financial performance, (2) DPK has a positive and significant effect on financial performance, (3) NPL has a negative and insignificant effect on financial performance and (4) LDR has an effect positive impact on the financial performance of Rural Banks registered with the Financial Services Authority.

Keywords : *Third Party Funds, Non Performing Loans, Loan to Deposit Ratio, financial performance*

