

PENGARUH DANA PIHAK KETIGA (DPK) DAN *NON PERFORMING LOAN* (NPL) TERHADAP PENYALURAN KREDIT PADA BPR DI KABUPATEN BULELENG PERIODE 2022-2024

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ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh dana pihak ketiga dan *non performing loan* terhadap penyaluran kredit pada BPR di kabupaten Buleleng. Rancangan penelitian yang digunakan yaitu kuantitatif kausal. Sampel dalam penelitian ini sebanyak 96 sampel laporan keuangan dengan menggunakan teknik sampling jenih. Instrumen pengumpulan data menggunakan dokumentasi dan studi Pustaka dan diuji menggunakan analisis regresi linier berganda. Data diolah menggunakan program SPSS 30 for windows, hasil penelitian menunjukan (1) dana pihak ketiga dan *non performing loan* berpengaruh signifikan terhadap penyaluran kredit, (2) dana pihak ketiga berpengaruh positif terhadap penyaluran kredit, (3) *non performing loan* berpengaruh negatif dan signifikan terhadap penyaluran kredit.

Kata kunci: Dana Pihak Ketiga, *Non Performing Loan*, Penyaluran Kredit

***THE EFFECT OF THIRD PARTY FUNDS (DPK) AND NON-PERFORMING
LOANS (NPL) ON CREDIT DISTRIBUTION IN BPR IN BULELENG
REGENCY 2022-2024 PERIOD***

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ABSTRACT

This study aims to examine the effect of third-party funds and non-performing loans on credit distribution at rural banks (BPR) in Buleleng Regency. The research design used was a quantitative causal approach. The sample in this study consisted of 96 financial reports using a random sampling technique. Data collection instruments used documentation and literature studies and were tested using multiple linear regression analysis. The data were processed using SPSS 30 for Windows. The results showed that (1) third-party funds and non-performing loans significantly influence credit distribution, (2) third-party funds positively influence credit distribution, and (3) non-performing loans significantly negatively influence credit distribution.

Keywords: Third-Party Funds, Non-Performing Loans, Credit Distribution