

ABSTRAK

Bank merupakan lembaga yang berfungsi sebagai perantara keuangan. Dimana menerima simpanan masyarakat dan menyalurkannya dalam bentuk kredit. Penelitian ini dilakukan untuk menguji pengaruh Dana Pihak ketiga (DPK), *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), dan *Return On Assets* (ROA) terhadap volume kredit yang disalurkan Bank Konvensional di Indonesia periode 2013- 2015.

Data yang digunakan sebagai acuan analisis merupakan data sekunder dari perpustakaan Bank Indonesia. Teknik analisis yang digunakan adalah regresi linier, sementara uji hipotesis menggunakan uji-t serta uji- F dengan tingkat signifikansi 5%. Pengujian asumsi klasik yang digunakan dalam penelitian ini meliputi uji normalitas, multikolinieritas, heteroskedastisitas dan autokorelasi.

Berdasarkan penelitian diperoleh hasil bahwa dana pihak ketiga dan *return of assets* berpengaruh positif dan signifikan terhadap volume penyaluran kredit. Sementara itu, *capital adequacy ratio*, dan *non performing loan* berpengaruh negatif dan tidak signifikan terhadap volume penyaluran kredit. Secara simultan terdapat pengaruh yang signifikan antara dana pihak ketiga, *capital adequacy ratio*, *non performing loan*, dan *return on assets* terhadap volume kredit yang disalurkan.

Kata kunci : Volume kredit, Dana Pihak Ketiga (DPK), *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), *Return On Assets* (ROA)

ABSTRAC

Bank is an institution that serves as a financial intermediary. Banks accept deposits from the public money and then distribute it back in the form of loans. This research was conducted to examine the effect of Third Party Funds (TPF), Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), and the Return On Assets (ROA) toward Credit Volume at The Government Banks (Study Empyrical of Indonesia Government Banks in the period 2013-2015).

The data used in this study is a secondary data obtained from Bank Indonesia's libraries. The analysis technique using linear regression, while hypothesis testing using t – test and test – F at a significance level of 5%. The classical assumptions test used in this study include normality, multicollinearity, heteroscedasticity and autocorrelation test.

Based on the research, it can be conclude that the third party funds and return on assets have a positive and significant impact on the volume of lending. Meanwhile, capital adequacy ratio, and non performing loans are negative and not significant effect on the volume of lending. Simoultaneously there is a significant effect between third party funds, capital adequacy ratio, non performing loans, and return on assets to the volume of loans.

Keywords : Volume Of Credit, third Party Funds (TPF), *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), *Return On Assets* (ROA)