

Pengaruh Dana Pihak Ketiga (DPK), *Non Performing Loan* (NPL) terhadap Jumlah Penyaluran Kredit Di Badan Usaha Kredit Pedesaan (BUKP) di Kabupaten Sleman Periode Tahun 2018-2019

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Badan Usaha Kredit Pedesaan merupakan salah satu Lembaga Keuangan Mikro yang berada di provinsi Yogyakarta. Dimana BUKP memberikan pelayanan kepada masyarakat pedesaan dengan prosedur yang sederhana, cepat dan murah dan kemudian menyalurkan kredit ke masyarakat. Belum optimalnya penyaluran kredit yang dilakukan oleh BUKP menjadi latar belakang dilakukannya penelitian ini. Untuk itu perlu diketahui bagaimana pengaruh dana pihak ketiga (DPK), *non performing loan* (NPL), *loan to deposit ratio* (LDR). Populasi yang digunakan dalam penelitian ini adalah seluruh BUKP Kabupaten. menggunakan metode *purposive sampling*, maka diperoleh sebanyak 17 BUKP sebagai sampel penelitian. Metode analisis yang digunakan dalam penelitian ini adalah regresi linier berganda. Selain itu dalam penelitian ini dilakukan juga uji asumsi klasik yang meliputi uji normalitas, uji multikolinieritas, uji autokolerasi, dan uji heteroskedastisitas. Hasil pengujian ini menunjukkan bahwa dana pihak ketiga dan *loan to deposit ratio* (LDR) berpengaruh positif terhadap jumlah penyaluran kredit. Sedangkan *non performing loan* (NPL) berpengaruh negatif terhadap jumlah penyaluran kredit.

Kata kunci: Dana Pihak Ketiga (DPK), *Non Performing Loan* (NPL), *Loan To Deposit Ratio* (LDR), Kredit

The Influence of Third Party Funds, Non Performing Loans (NPL) on Total Credit Distribution in Rural Credit Business Entities in Sleman Regency Period 2018-2019

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Rural Credit Business Entity (BUKP) is one of the Micro Finance Institutions located in the province of Yogyakarta. BUKP provides services to rural communities with simple, fast and inexpensive procedures. BUKP also distributes credit to the public. The not yet optimal credit distribution carried out by BUKP is the background for this research. For this reason, it is necessary to know how the influence of third party funds (DPK), non-performing loans (NPL), and loan to deposit ratio (LDR). The population used in this study were all district BUKPs. Using the purposive sampling method, 17 BUKPs were obtained as the research sample. The method of analysis used in this research is multiple linear regression. In addition, in this study, a classic assumption test was also carried out which included the normality test, multicollinearity test, autocorrelation test, and heteroscedasticity test. The results of this test show that third party funds and the loan to deposit ratio (LDR) have a positive effect on the amount of credit disbursement, while non-performing loans (NPL) have a negative effect on the amount of credit disbursement.

Keywords: Third Party Funds (DPK), Non Performing Loans (NPL), Loan To Deposit Ratio (LDR), Credit