

ABSTRAK

Lidya Yohanna Sidabutar, NIM. 7133210044. “Pengaruh Faktor Internal Terhadap Pertumbuhan Kredit Bank Umum yang *Go Public* di Indonesia Tahun 2011-2015”.

Penurunan pertumbuhan kredit telah terjadi pada perusahaan perbankan yang *go public* di Bursa Efek Indonesia. Hal ini berdasarkan data hasil laporan keuangan perbankan pada tahun 2011-2015. Oleh karena itu, penelitian ini dilakukan untuk mengetahui beberapa faktor yang diduga berpengaruh terhadap pertumbuhan kredit, diantaranya *Capital Adequacy Ratio*, Dana Pihak Ketiga, *Net Interest Margin* dan *Non Performing Loan*.

Data dalam penelitian ini adalah data *capital adequacy ratio*, dana pihak ketiga, *net interest margin*, *non performing loan* dan pertumbuhan kredit. Populasi yang digunakan dalam penelitian ini adalah perusahaan sub sektor perbankan yang *go public* di Bursa Efek Indonesia yang berjumlah 42 bank. Berdasarkan teknik *total sampling* maka jumlah sampel sama dengan populasi yaitu 42 bank yang digunakan sebagai sampel penelitian. Teknik pengumpulan data yang digunakan adalah metode dokumentasi berupa laporan keuangan perusahaan tahun 2011-2015 yang diperoleh dari situs www.idx.co.id.

Teknik analisis yang digunakan dalam penelitian ini adalah analisis jalur. Uji hipotesis menunjukkan hasil koefisien jalur dana pihak ketiga terhadap pertumbuhan kredit sebesar 0,299 pada taraf signifikansi 0,005; *net interest margin* terhadap *capital adequacy ratio* sebesar 0,128 pada taraf signifikansi 0,003; *net interest margin* terhadap pertumbuhan kredit sebesar 0,237 pada taraf signifikansi 0,001; *non performing loan* terhadap *capital adequacy ratio* sebesar -0,255 pada taraf signifikansi 0,001; *non performing loan* terhadap pertumbuhan kredit sebesar -0,280 pada taraf signifikansi 0,000; *capital adequacy ratio* terhadap pertumbuhan kredit sebesar 0,342 pada taraf signifikansi 0,002.

Hasil penelitian menunjukkan bahwa terdapat pengaruh positif dana pihak ketiga terhadap pertumbuhan kredit, terdapat pengaruh positif *net interest margin* terhadap *capital adequacy ratio*, terdapat pengaruh positif *net interest margin* terhadap pertumbuhan kredit, terdapat pengaruh negatif *non performing loan* terhadap *capital adequacy ratio*, terdapat pengaruh negatif *non performing loan* terhadap pertumbuhan kredit, terdapat pengaruh positif *capital adequacy ratio* terhadap pertumbuhan kredit.

Kata Kunci: *Capital Adequacy Ratio*, Dana Pihak Ketiga, *Net Interest Margin*, *Non Performing Loan*, Pertumbuhan Kredit

ABSTRAC

Lidya Yohanna Sidabutar, NIM. 7133210044. “The Influence of Internal Factors to Commercial Bank’s Loan Growth which Go Public in Indonesia Period 2011-2015”.

The decline in loan growth has occurred in banking companies which go public in Indonesia Stock Exchange. This is based on the data of banking’s financial report in 2011-2015. Therefore, this research aims to analyze some factors which influence the loan growth, including Capital Adequacy Ratio, Third Party Fund, Net Interest Margin and Non Performing Loan.

Data in this research are capital adequacy ratio, third party fund, net interest margin, non performing loan and loan growth. The research population used banking companies which go public in Indonesia Stock Exchange, as much 42 bank. Based on total sampling method then the number of samples equals to the population which is 42 banks used as research samples. The data collected used documentation method in the form of company's financial report period 2011-2015 which obtained from www.idx.co.id.

Analysis technique used path analysis. The hypothesis test shows the result of the third party fund’s coefficient lane to loan growth is 0,299 at significance level 0,005; Net interest margin to capital adequacy ratio is 0.128 at significance level of 0.003; Net interest margin to loan growth is 0.237 at significance level 0.001; Non performing loan to the capital adequacy ratio is -0.255 at significance level 0.001; Non-performing loan to loan growth is -0.280 at significance level 0.000; Capital adequacy ratio to loan growth is 0.342 at significance level of 0.002.

The research’s result shows that third party fund have positive influence to loan growth, net interest margin have positive influence to capital adequacy ratio, net interest margin have positive influence to loan growth, non performing loan have negative influence to capital adequacy ratio, non performing loan have negative influence to loan growth, there is positive influence of capital adequacy ratio to loan growth.

Keywords: Capital Adequacy Ratio, Third Party Fund, Net Interest Margin, Non Performing Loan, Loan Growth