

ABSTRACT

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The Effect of Third Party Funds, BI Rate, Non Performing Loan, Capital Adequacy Ratio and Exchange Rate on Credit Distribution (Study on National Private Commercial Banks (BUSN) Foreign Exchange Listed on The Indonesia Stock Exchange in 2012 - 2018)

Abstract Description

The research objective was to determine the effect of Third Party Funds, BI Rate, Non Performing Loan, Capital Adequacy Ratio and Exchange Rate on Credit Distribution partially or simultaneously. The research method used is quantitative research methods and using secondary data were taken from national private-foreign exchange commercial bank which are listed in Indonesia Stock Exchange. 19 companies selected as study sample for the period of 2012 to 2018 based on purposive sampling method. The analysis method of this research used panel data regression with the Eviews 10 version application. The results of this study indicate simultaneously the variables of Third Party Funds, BI Rate, Non Performing Loan, Capital Adequacy Ratio and Exchange Rate have a significant effect on Credit Distribution. Furthermore, the partially, Third Party Funds and Exchange Rate have a positive and significant effect on Credit Distribution, BI Rate and Non Performing Loan have no effect on Credit Distribution, Capital Adequacy Ratio have negative and significant effect on Credit Distribution. In the Islamic perspective that Third Party Funds, BI Rate, Non Performing Loan, Capital Adequacy Ratio and Exchange Rate has an effect on credit distribution by fulfilling the Islamic Shari'a as a whole as stated in the Qur'an and Hadith.

Keywords: Third Party Funds, BI Rate, Non Performing Loan, Capital Adequacy Ratio, Exchange Rate and Credit Distribution

ABSTRAK

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Pengaruh Dana Pihak Ketiga, *BI Rate*, *Non Performing Loan*, *Capital Adequacy Ratio*, dan Nilai Tukar Terhadap Penyaluran Kredit (Studi Pada Bank Umum Swasta Nasional (BUSN) Devisa yang Terdaftar di Bursa Efek Indonesia Pada Tahun 2012 - 2018)

Uraian Abstrak

Penelitian ini bertujuan untuk menguji Pengaruh Dana Pihak Ketiga, *BI Rate*, *Non Performing Loan*, *Capital Adequacy Ratio*, dan Nilai Tukar Terhadap Penyaluran Kredit secara parsial maupun simultan. Metode penelitian yang digunakan adalah metode penelitian kuantitatif dan menggunakan data sekunder yaitu perusahaan pada kategori perusahaan Perbankan yang tercatat di Bursa Efek Indonesia. Sampel yang digunakan sebanyak 19 perusahaan dengan periode tahun 2012-2018 melalui metode *purposive sampling*. Metode analisis yang digunakan adalah regresi data panel dengan menggunakan aplikasi *Eviews* versi 10. Hasil dari penelitian ini menunjukkan secara simultan variabel Dana Pihak Ketiga, *BI Rate*, *Non Performing Loan*, *Capital Adequacy Ratio*, dan Nilai Tukar berpengaruh signifikan terhadap Penyaluran Kredit. Selanjutnya secara parsial Dana Pihak Ketiga dan Nilai Tukar berpengaruh positif dan signifikan terhadap Penyaluran Kredit, variabel *BI Rate* dan *Non Performing Loan* tidak berpengaruh terhadap Penyaluran Kredit dan variabel *Capital Adequacy Ratio* berpengaruh negatif dan signifikan terhadap Penyaluran Kredit. Dalam perspektif Islam variabel Dana Pihak Ketiga, *BI Rate*, *Non Performing Loan*, *Capital Adequacy Ratio* dan Nilai Tukar berpengaruh terhadap Penyaluran Kredit dengan memenuhi syariat Islam secara menyeluruh sebagaimana yang tertuang dalam Al-Qur'an dan Hadits.

Kata kunci: Dana Pihak Ketiga, *BI Rate*, *Non Performing Loan*, *Capital Adequacy Ratio*, Nilai Tukar dan Penyaluran Kredit.