

## ABSTRAK

Tujuan dari penelitian ini adalah untuk menguji dan menganalisis pengaruh variable-variable *Capital Adequacy Ratio (CAR)*, Dana Pihak Ketiga (DPK), *Non Performing Loan (NPL)*, dan *Net Interest Margin (NIM)* terhadap Penyaluran Kredit. Periode penelitian yang digunakan mulai dari 2017 sampai dengan 2020. Obyek penelitiannya adalah bank umum yang sudah *go public* atau sudah tercatat di Bursa Efek Indonesia. Sampel terpilih dalam penelitian ini sebanyak 77 bank dalam periode 4 tahun. Model yang digunakan dalam penelitian ini adalah analisis regresi data panel. Estimasi terbaik dipilih melalui proses Uji Chow, Uji Hauman, dan Uji Lagrange Multiplier. Hasil penelitian berdasarkan rekomendasi model estimasi terbaik yaitu *Fixed Effect Model* menunjukkan bahwa variable Dana Pihak Ketiga (DPK) berpengaruh positif dan signifikan terhadap Penyaluran Kredit Bank. *Non Performing Loan (NPL)* berpengaruh negatif dan signifikan terhadap Penyaluran Kredit Bank. Sedangkan *Net Interest Margin (NIM)* dan *Capital Adequacy Ratio (CAR)* tidak berpengaruh terhadap Penyaluran Kredit Bank pada bank-bank yang tercatat di BEI pada tahun 2017 sampai dengan 2020.

**Kata Kunci:** *Capital Adequacy Ratio (CAR)*, Dana Pihak Ketiga (DPK), *Non Performing Loan (NPL)*, *Net Interest Margin (NIM)*, Penyaluran Kredit.

## **ABSTRACT**

*The purpose of this study was to examine and analyze the effect of the variables Capital Adequacy Ratio (CAR), Third Party Funds (DPK), Non Performing Loans (NPL), and Net Interest Margin (NIM) on Credit Distribution. The research period used is from 2017 to 2020. The research objects are commercial banks that have gone public or have been listed on the Indonesia Stock Exchange. The sample selected in this study were 77 banks in a 4 year period. The model used in this study is panel data regression analysis. The best estimates are selected through the Chow Test, Hauman Test, and Lagrange Multiplier Test. The results of the study based on the recommendation of the best estimation model, namely the Fixed Effect Model, showed that the Third Party Fund (DPK) variable had a positive and significant effect on Bank Credit Distribution. Non-Performing Loans (NPL) have a negative and significant effect on Bank Credit Distribution. Meanwhile, Net Interest Margin (NIM) and Capital Adequacy Ratio (CAR) have no effect on Bank Credit Distribution to banks listed on the IDX in 2017 to 2020.*

***Keywords: Capital Adequacy Ratio (CAR), Third Party Funds (DPK), Non Performing Loans (NPL), Net Interest Margin (NIM), Credit Distribution.***