

**PENGARUH *NON PERFORMING LOAN*, *LOAN TO DEPOSIT RATIO*
DAN DANA PIHAK KETIGA TERHADAP PROFITABILITAS DI
MASA PANDEMIC COVID-19 PADA PERBANKAN MILIK
PEMERINTAH**

Oleh
DISKA NINDI SAPUTRI
NIM. 19110034

ABSTRAK

Probelmatika penelitian ini adalah mengenai manajemen keuangan dengan fokus pada masalah non performing loan. Loan to deposit ratio dan dana pihak ketiga yang berkaitan dengan masalah fluktuasi pertumbuhan aset dan pengaruhnya terhadap profitabilitas yang diukur dari *return on asset*. Populasi dalam penelitian ini adalah 4 perbankan milik pemerintah selama periode pandemi covid 19 pada bulan maret 2020 - februari2021. Jumlah sampel pengamatan sebanyak 48 data, dengan pendekatan analisis statistik melalui descriptive statistik, uji asumsi klasik dan uji regresi linear berganda. Hasil penelitian ini menunjukkan bahwa : (1) Terdapat pengaruh NPL secara parsial positif dan signifikan terhadap Profitabilitas ROA. (2) Terdapat pengaruh LDR secara parsial positif dan signifikan terhadap Profitabilitas ROA. (3) Terdapat pengaruh DPK secara parsial positif dan signifikan terhadap Profitabilitas ROA. (4) NPL, LDR dan DPK mampu memberikan pengaruh secara simultan terhaap ROA perbankan milik pemerintah di masa pandemi covid 19, kontribusi persentase pengaruh NPL, LDR dan DPK sebesar 43,3% dalam kaitannya dengan Profitabilitas perusahaan di masa pandemi covid 19 saat ini.

Kata Kunci : *Non Performing Loan*, *Loan To Deposit Ratio*, Dana Pihak Ketiga, Profitabilitas

THE EFFECT OF NON PERFORMING LOAN, LOAN TO DEPOSIT RATIO AND THIRD PARTY FUNDS ON PROFITABILITY DURING THE COVID-19 PANDEMIC IN GOVERNMENT BANKING

By :

DISKA NINDI SAPUTRI
NIM. 19110034

ABSTRACT

The problem of this research is about financial management with a focus on the problem of non-performing loans. Loan to deposit ratio and third party funds related to the problem of fluctuations in asset growth and its effect on profitability as measured by return on assets. The population in this study were 4 government-owned banks during the COVID-19 pandemic period in March 2020 - February 2021. The number of observation samples is 48 data, with a statistical analysis approach through statistical descriptive, classical assumption test and multiple linear regression test. The results of this study indicate that: (1) There is a partial positive and significant effect of NPL on ROA profitability. (2) There is a partial positive and significant effect of LDR on ROA profitability. (3) There is a partial positive and significant effect of TPF on ROA Profitability. (4) NPL, LDR and DPK are able to simultaneously influence the ROA of government-owned banks during the covid 19 pandemic, the percentage contribution of the influence of NPL, LDR and DPK is 43.3% in relation to company profitability during the current covid 19 pandemic.

Keywords: Non Performing Loans, Loan To Deposit Ratio, Third Party Funds, Profitability

DAFTAR ISI

	Halaman
HALAMAN SAMPUL DEPAN TESIS	i
HALAMAN JUDUL TESIS	ii
PERNYATAAN ORISINALITAS TESIS	iii
ABSTRAK	iv
ABSTRACT	v
KATA PENGANTAR	vi
UCAPAN TERIMA KASIH	vii
MOTTO DAN PERSEMBAHAN	viii
DAFTAR ISI	ix
DAFTAR TABEL	xii
DAFTAR GAMBAR	xiii
DAFTAR LAMPIRAN	xiv
BAB I : PENDAHULUAN	
1.1 Latar Belakang Masalah.....	1
1.2 Rumusan Masalah.....	7
1.3 Tujuan Penelitian.....	8
1.4 Manfaat Penelitian.....	8
BAB II : TINJAUAN PUSTAKA	
2.1 Landasan Teori.....	10
2.1.1 Perbankan.....	10
2.1.1.1. Pengertian Perbankan.....	10
2.1.1.2. Fungsi Bank.....	11
2.1.1.3. Risiko Bank.....	12
2.1.2 Laporan Keuangan.....	12
2.1.2.1. Pengertian Laporan Keuangan.....	12
2.1.2.2. Analisis Kinerja Keuangan.....	13
2.1.3 Analisis Rasio Keuangan.....	15
2.1.3.1. Pengertian Analisis Rasio Keuangan.....	15
2.1.3.2. Non Performing Loan.....	16

2.1.3.3.. Loan to Deposit Ratio.....	19
2.1.3.4.. Dana Pihak Ketiga	20
2.1.3.5.. Return On Asset.....	22
2.2 Penelitian Terdahulu.....	24
2.3 Kerangka Pemikiran.....	30
2.4 Hipotesis Penelitian.....	32
 BAB III : METODE PENELITIAN	
3.1 Rancangan Penelitian.....	34
3.2 Populasi, Sampel dan Teknik Pengambilan Sampel.....	35
3.3 Data Penelitian.....	36
3.3.1 Sumber Data	36
3.3.2 Teknik Pengumpulan Data	36
3.4 Variabel Penelitian.....	37
3.4.1 Jenis Variabel	37
3.4.2 Definisi Operasional	38
3.5 Teknik Analisis Data	40
3.5.1 Uji Asumsi Klasik	40
3.5.2 Uji Linier Berganda.....	42
3.5.3 Uji F (Uji Serempak).....	43
3.5.4 Uji T (Uji Parsial).....	43
3.5.5 Uji R ² (Koefisien Determinan).....	44
 BAB IV : HASIL PENELITIAN DAN PEMBAHASAN	
4.1 Hasil Penelitian	45
4.1.1 Gambaran Umum Perusahaan Sampel	45
4.2 Pembahasan.....	49
4.2.1 Deskripsi Statistik Data Hasil Penelitian	49
4.2.2 Hasil Uji Asumsi Klasik	55
4.2.3 Hasil Uji Regresi Linear Berganda.....	58
4.2.4 Hasil Uji Koefisien Determinan	59
4.2.5 Hasil Uji Hipotesis.....	60

4.3 Implikasi Hasil Penelitian	62
4.3.1 Pengaruh NPL Terhadap ROA Perbankan.....	62
4.3.2 Pengaruh LDR Terhadap ROA Perbankan	63
4.3.3 Pengaruh DPK Terhadap ROA Perbankan	64
 BAB V : KESIMPULAN DAN SARAN	
5.1 Kesimpulan.....	67
5.2 Saran.....	67
 DAFTAR PUSTAKA	69