

ABSTRAK

Wulan Dari (2025) Pengaruh *Non-Performing Loan* dan Beban Operasional per Pendapatan Operasional Terhadap Penyaluran Kredit (*Loan to Deposit Ratio*) (Studi Pada Perusahaan Perbankan yang Terdaftar di Bursa Efek Indonesia Tahun 2019-2023). Dibimbing Ali Akbar, S.E., M.Si selaku pembimbing I dan Andri Irawan, S.E., M.Si selaku pembimbing II.

Tujuan dari penelitian ini adalah untuk mengetahui Pengaruh *Non-Performing Loan* Dan Beban Operasional per Pendapatan Operasional Terhadap Penyaluran Kredit (*Loan to Deposit Ratio*) (Studi Pada Perusahaan Perbankan Yang Terdaftar di Bursa Efek Indonesia Tahun 2019-2023).

Metode analisis yang digunakan adalah kuantitatif dengan menggunakan alat Analisis Regresi Data Panel. Data penelitian ini bersumber dari Bursa Efek Indonesia dan Laporan Keuangan Tahunan Perusahaan Perbankan.

Hasil penelitian menunjukkan bahwa secara simultan (Uji F) *Non-Performing Loan* dan Beban Operasional per Pendapatan Operasional berpengaruh signifikan terhadap *Loan to Deposit Ratio*. Secara parsial (Uji t) menunjukkan bahwa *Non-Performing Loan* berpengaruh negatif dan signifikan terhadap *Loan to Deposit Ratio* pada perusahaan perbankan yang terdaftar di Bursa Efek Indonesia tahun 2019-2023. Sedangkan untuk Biaya Operasional per Pendapatan Operasional berpengaruh positif tidak signifikan terhadap *Loan to Deposit Ratio* pada perusahaan perbankan yang terdaftar di Bursa Efek Indonesia tahun 2019-2023.

Nilai koefisien determinasi menunjukkan bahwa besarnya sumbangan dari *Non-Performing Loan (NPL)* dan Beban Operasional per Pendapatan Operasional dalam menjelaskan variasi perubahan *Loan to Deposit Ratio (LDR)* adalah sebesar 15,7882% sedangkan sisanya sebesar 84,2118% disebabkan oleh variabel lain yang tidak digunakan dalam penelitian ini diantaranya Dana Pihak Ketiga, *Return on Assets* dan lain-lain.

Kata Kunci : *Non Performing Loan, Beban Operasional per Pendapatan Operasional, Loan to Deposit Ratio.*

ABSTRACT

Wulan Dari (2025). *The Effect of Non-Performing Loan and Operating Expenses to Operating Income on Loan Distribution (Loan to Deposit Ratio) (A Study on Banking Companies Listed on the Indonesia Stock Exchange 2019–2023).* This thesis supervised by Ali Akbar, S.E., M.Si., as the first supervisor, and Andri Irawan, S.E., M.Si., as the second supervisor.

The objective of this study is to analyze the effect of Non-Performing Loan (NPL) and Operating Expenses to Operating Income on Loan Distribution (Loan to Deposit Ratio) in banking companies listed on the Indonesia Stock Exchange (IDX) for the period 2019–2023.

The analytical method used is quantitative, utilizing Panel Data Regression Analysis. The data for this study were sourced from the Indonesia Stock Exchange and the annual financial statements of banking companies.

The results indicate that simultaneously (F-test), Non-Performing Loan and Operating Expenses to Operating Income significantly affect the Loan to Deposit Ratio (LDR). Partially (t-test), Non-Performing Loan has a negative and significant effect on the Loan to Deposit Ratio in banking companies listed on the IDX for the period 2019–2023. In contrast, Operating Expenses to Operating Income has a positive but insignificant effect on the Loan to Deposit Ratio during the same period.

The coefficient of determination shows that the contribution of Non-Performing Loan (NPL) and Operating Expenses to Operating Income in explaining the variation in Loan to Deposit Ratio (LDR) is 15.7882%, while the remaining 84.2118% is influenced by other variables not included in this study, such as Third-Party Funds, Return on Assets, and others.

Keywords : *Non-Performing Loan, Operating Expenses to Operating Income, Loan to Deposit Ratio*