

ABSTRACT

THE INFLUENCE OF LOAN TO DEPOSIT RATIO (LDR) AND INVESTING POLICY RATIO (IPR) TO ASSETS UTILIZATION OF PT BANK BJB TBK

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The purpose of this research to analyze Loan To Deposit Ratio (LDR) and Investing Policy Ratio (IPR) to Assets Utilization of PT Bank Bjb Tbk. The method of this research used descriptive quantitative method. To analyze the data, the researcher used Multiple Linear Regresion and Determination Coefficients. Simultaneously based on the result Loan To Deposit Ratio (LDR) and Investing Policy Ratio (IPR) are significant effect to Assets Utilization. for partially testing it can be concluded that Loan To Deposit Ratio (LDR) and Investing Policy Ratio (IPR) are significant effect to Assets Utilization of PT Bank Bjb Tbk.

***Keyword : Loan To Deposit Ratio (LDR), Investing Policy Ratio (IPR) and
Assets Utilization***

ABSTRAK

PENGARUH LOAN TO DEPOSIT RATIO (LDR) DAN INVESTING POLICY RATIO (IPR) TERHADAP ASSETS UTILIZATION PADA PT BANK BJB TBK

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Tujuan dari penelitian ini adalah untuk mengetahui dan menganalisis pengaruh *Loan To Deposit Ratio* (LDR) dan *Investing Policy Ratio* (IPR) terhadap *Assets Utilization* pada PT Bank Bjb Tbk. Metode penelitian yang digunakan adalah metode Deskriptif dan Kuantitatif. Alat analisis yang digunakan adalah Regresi Linear Berganda dan Koefisien Determinasi. Berdasarkan hasil penelitian diketahui bahwa secara simultan *Loan To Deposit Ratio* (LDR) dan *Investing Policy Ratio* (IPR) berpengaruh signifikan terhadap *Assets Utilization*. Untuk pengujian secara parsial dapat disimpulkan bahwa *Loan To Deposit Ratio* (LDR) dan *Investing Policy Ratio* (IPR) berpengaruh signifikan terhadap *Assets Utilization* pada PT Bank Bjb Tbk.

Kata Kunci : *Loan To Deposit Ratio* (LDR), *Investing Policy Ratio* (IPR) dan *Assets Utilization*