ABSTRACT

CREDIT DISTRIBUTION OF RURAL BANK IN INDONESIA: SENSITIVITY ANALYSIS AND DETERMINANT FACTOR

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The purpose of this research was to determine the partial and simultaneous effects of thirdparty funds (TPF),non performing loan (NPL), loan to deposit ratio (LDR), and Covid-19 pandemic of rural bank in Indonesia period 2010-2021. The type of data used are secondary data from Indonesia Banking Statistic obtained through the website www.ojk.go.id. The data were analyzed by multiple regression linear processed using Eviews 10.The result showed that partially, third party funds (TPF) and loan to deposit ratio (LDR) has a significant positive influence, non performing loan (NPL) has a significant negative influence, and Covid-19 pandemic has a unsignificant negative influence on credit distribution of rural bank in Indonesia period 2010-2021. Simultaneously, third party funds (TPF), non performing loan (NPL), loan to deposit ratio (LDR), and Covid-19 pandemic has significant influence on credit distribution of rural bank in Indonesia period 2010-2021.

Keyword: Credit Distribution, Third Party Funds (TPF), Non PerformingLoan (NPL), Loan to Deposit Ratio (LDR), and Covid-19 pandemic.

ABSTRAK

**PENYALURAN KREDIT PADA BANK PERKREDITAN RAKYAT
DI INDONESIA: ANALISIS SENSITIVITAS DAN
FAKTOR DETERMINASI**

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Tujuan penelitian ini adalah untuk mengetahui pengaruh dana pihak ketiga (DPK), *non performing loan* (NPL), *loan to deposit ratio* (LDR), dan pandemi covid-19 secara parsial dan simultan terhadap penyaluran kredit pada bank perkreditan rakyat di Indonesia periode 2010–2021.Jenis data yang digunakan yaitu data sekunder yang berasal dari Statistik Perbankan Indonesia yang diperoleh melalui website www.ojk.go.id. Teknik analisis data menggunakan analisis regresi linier berganda dengan bantuan software Eviews 10. Hasil penelitian menunjukan bahwa secara parsial dana pihak ketiga (DPK) dan *loan to deposit ratio* (LDR) berpengaruh positif dan signifikan, *non performing loan* (NPL) berpengaruh negatif dan signifikan, dan pandemi covid-19 berpengaruh negatif tidak signifikan terhadap penyaluran kredit pada bank perkreditan rakyat di Indonesia periode 2010-2021. Secara bersama-sama dana pihak ketiga (DPK), *non performing loan* (NPL), *loan to deposit ratio* (LDR), dan pandemi covid-19 berpengaruh signifikan terhadap penyaluran kredit pada bank perkreditan rakyat di Indonesia periode 2010-2021.

Kata kunci: Penyaluran Kredit, Dana Pihak Ketiga (DPK), *Non Performing Loan* (NPL), *Loan to Deposit Ratio* (LDR), dan Pandemi Covid-19