ABSTRAK

PENGARUH *NON PERFORMING LOAN (*NPL) TERHADAP *LOAN TO DEPOSIT RATIO* (LDR) PADA PT. BANK PEMBANGUNAN DAERAH JAWA BARAT DAN BANTEN Tbk. PERIODE 2015–2024

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Penelitian ini bertujuan untuk menguji dan menganalisis pengaruh Non Performing Loan (NPL) terhadap Loan to Deposit Ratio (LDR) pada PT. Bank Pembangunan Daerah Jawa Barat dan Banten Tbk. periode 2015–2024. Penelitian ini menggunakan kuantitatif dengan pendekatan verifikatif, di mana data sekunder diperoleh melalui laporan keuangan tahunan selama 10 Tahun secara *Data Time Series*. Teknik analisis data yang digunakan meliputi uji |statistik deskriptif, uji asumsi klasik, analisis regresi linear sederhana, uji hipotesis (uji t), dan uji koefisien determinasi (R^2). Hasil pengujian menunjukkan bahwa seluruh data telah memenuhi uji asumsi klasik sehingga layak untuk dilakukan analisis lebih lanjut. Berdasarkan hasil analisis data dan pengujian hipotesis, ditemukan bahwa *Non Performing Loan* (NPL) terbukti berpengaruh positif namun tidak signifikan terhadap *Loan to Deposit Ratio (LDR)*. Hal ini mengindikasikan bahwa tingkat kredit bermasalah yang tinggi akan berdampak pada menurunnya kemampuan bank dalam menyalurkan dana kepada masyarakat. Kesimpulannya, semakin rendah tingkat *Non Performing Loan* (NPL) yang dimiliki oleh bank, maka akan semakin baik pula tingkat *Loan to Deposit Ratio* (LDR) dalam mencerminkan kinerja likuiditas bank, meskipun masih terdapat faktor-faktor lain di luar lingkup penelitian ini yang juga turut memengaruhi.

Kata Kunci: *Non Performing Loan* (NPL), *Loan to Deposit Ratio* (LDR), Risiko Kredit, Likuiditas.

ABSTRACT

THE EFFECT OF NON PERFORMING LOANS (NPL) ON THE LOAN TO DEPOSIT RATIO (LDR) AT PT. BANK PEMBANGUNAN DERAH JAVA BARAT AND BANTEN Tbk. PERIOD 2015–2024

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This study aims to test and analyze the effect of Non-Performing Loans (NPL) on the Loan to Deposit Ratio (LDR) at PT. Bank Pembangunan Daerah Jawa Barat dan Banten Tbk. for the period 2015–2024. This study uses a quantitative approach with a verification approach, where secondary data is obtained through annual financial reports for 10 years in Time Series Data. Data analysis techniques used include descriptive statistical tests, classical assumption tests, simple linear regression analysis, hypothesis tests (t-tests), and coefficient of determination tests (R^2). The test results indicate that all data have met the classical assumption test so that it is worthy of further analysis. Based on the results of data analysis and hypothesis testing, it was found that Non-Performing Loans (NPL) have a positive but not significant to effect on the Loan to Deposit Ratio (LDR). This indicates that a high level of non-performing loans will have an impact on decreasing the bank's ability to distribute funds to the public. In conclusion, the lower the level of Non-Performing Loans (NPL) owned by a bank, the better the Loan to Deposit Ratio (LDR) level will be in reflecting the bank's liquidity performance, although there are still other factors outside the scope of this research that also influence it.

Keywords: Non-Performing Loans (NPL), Loan-to-Deposit Ratio (LDR), Credit Risk, Liquidity.