

## ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh Inflasi, Dana Pihak Ketiga (DPK), *Return On Asset* (ROA), dan *Non Performing Loan* (NPL) terhadap Penyaluran Kredit Modal Kerja. Populasi dalam penelitian ini menggunakan perusahaan perbankan yang terdaftar di Bursa Efek Indonesia (BEI) pada tahun 2013 sampai dengan 2016. Metode pengambilan sampel menggunakan metode *purposive sampling*, sehingga diperoleh sebanyak 68 sampel. Teknik analisis data dengan regresi linear berganda dengan SPSS 19.

Hasil penelitian ini membuktikan bahwa Dana Pihak ketiga (DPK), dan *Non-Performing Loan* (NPL) berpengaruh terhadap Penyaluran Kredit Modal Kerja. Penelitian ini membuktikan bahwa Inflasi, dan *Return On Asset* (ROA) tidak berpengaruh terhadap Kredit Modal Kerja.

**Kata Kunci :** Inflasi, Dana Pihak Ketiga (DPK), *Return On Asset* (ROA), dan *Non Performing Loan* (NPL), Kredit Modal kerja.

## ***ABSTRACT***

This research aims to examine the influence of Inflation, Third Party Fund, Return On Assets (ROA), and Non Performing Loans (NPL) to the distribution of Working Capital Loan. The population in this research used banking companies listed on the Indonesia Stock Exchange in 2013 until 2016. Sampling method using purposive sampling method, so that obtained as many as 68 samples. Data analysis technique with multiple linear regression with SPSS 19.

The results of this research prove that Third Party Funds, and Non Performing Loan (NPL) have an effect on Working Capital Loans. This research proves that Inflation, and Return On Assets (ROA) have no effect on Working Capital Loan.

***Keywords*** : Inflation, Third Party Fund, Return On Asset (ROA), Non Performing Loan (NPL), and Working Capital Loan.

