

INTISARI

Penelitian ini dilakukan untuk menganalisis pengaruh Dana Pihak Ketiga, Rasio Kecukupan Modal, Inflasi, Produk Domestik Bruto, dan Krisis Ekonomi 2008 terhadap *Loan to Deposit Ratio* Bank Umum di Indonesia. Periode yang digunakan pada penelitian ini yaitu kuartal mulai dari tahun 2004-2018. Penelitian ini berbasis pada data sekunder, yakni data DPK bank umum di Indonesia, CAR bank umum di Indonesia, Inflasi di Indonesia, Produk Domestik Bruto di Indonesia yang bersumber dari Bank Indonesia dan Badan Pusat Statistik. pada penelitian ini terdapat data kualitatif yaitu Krisis Ekonomi 2008 sehingga variabel tersebut diubah sebagai *variable dummy*. Penelitian ini menggunakan data runtut waktu (*time series*) melalui pendekatan *Error Correction Model (ECM)* dan Regresi Linier Berganda.

Berdasarkan hasil penelitian menunjukkan *variable* DPK, CAR, PDB, dan Krisis Ekonomi 2008 dalam jangka pendek berpengaruh terhadap LDR. Sedangkan inflasi tidak berpengaruh terhadap LDR. Kemudian dalam jangka panjang variabel DPK, CAR, dan Inflasi berpengaruh terhadap LDR.

Kata Kunci : *Loan to Deposit Ratio*, Dana Pihak Ketiga, Rasio Kecukupan Modal, Inflasi, Produk Domestik Bruto, Krisis Ekonomi 2008

ABSTRACT

This study was conducted to analyse the influence of third party funds, capital adequacy ratio, inflation, gross domestic product, and the economic crisis of 2008 against the Bank's Loan to Deposit Ratio in Indonesia. The period used in this research is the quarter from 2004-2018. This research is based on secondary data, namely DPK Bank data in Indonesia, CAR Bank general in Indonesia, inflation in Indonesia, gross domestic product in Indonesia sourced from Bank Indonesia and the Central Statistics agency. In this study there is a qualitative data that is the economic crisis 2008 so that the variable is changed as a dummy variable. The research uses time series data through the Error Correction Model (ECM) and Multiple Linier Regression approach.

Based on the results of the analysis showed the DPK, CAR, GDP, and economic crisis 2008 in the short-term effect on LDR. While inflation has no effect on LDR. Then, in the long term, the DPK, CAR, and inflation variable affect the LDR.

Keywords: Loan to Deposit Ratio, Third Party Fund, Capital Adequacy Ratio, Inflation, Gross Domestic Product, Economic Crisis 2008