

## ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh Dana Pihak Ketiga dan *Non Performing Loan* (NPL) terhadap *Loan to Deposit* (LTD) Serta Implikasinya Pada Profitabilitas Pada Bank bjb periode 2008-2015.

Metode penelitian yang digunakan adalah metode deskriptif dan verifikatif. Metode penelitian yang digunakan adalah analisis jalur (*path analysis*), analisis koefisien determinasi, uji hipotesis parsial dan simultan. Penelitian ini menggunakan data sekunder yang diperoleh dari Laporan Keuangan Triwulan Bank bjb.

Hasil penelitian menunjukkan secara parsial Dana Pihak Ketiga memiliki pengaruh positif dan signifikan sebesar 5,85% terhadap *Loan To Deposit* (LTD), *Non Performing Loan* (NPL) berpengaruh positif dan signifikan sebesar 59,90% terhadap *Loan To Deposit* (LTD). Secara simultan Dana Pihak Ketiga (DPK) dan *Non Performing Loan* (NPL) berpengaruh signifikan sebesar 63,2% terhadap *Loan To Deposit* (LTD) dan *Loan To Deposit* (LTD) berpengaruh positif dan signifikan sebesar 37,2% terhadap Profitabilitas.

**Kata Kunci:** Dana Pihak Ketiga, *Non Performing Loan* (NPL), *Loan To Deposit* (LTD) dan Profitabilitas

## **ABSTRACT**

*This study aims to investigate the influence of Third Party Funds and Non Performing Loan (NPL) of the loan to deposit (LTD) And Its Implication On Profitability On Bank bjb period 2008-2015.*

*The method used is descriptive and verification methods. The method used is the analysis of the path (path analysis), analysis of the coefficient of determination, hypothesis test partial and simultaneous. This study uses secondary data obtained from the Quarterly Financial Statements Bank BJB.*

*Results showed partial Third Party Fund has a positive and significant influence amounted to 5.85% of the loan to deposit (LTD), Non Performing Loan (NPL) positive and significant influence amounted to 59.90% of the loan to deposit (LTD). Simultaneously the Third Party Fund (DPK) and Non Performing Loan (NPL) have significant influence amounted to 63.2% of the loan to deposit (LTD) and a loan to deposit (LTD) positive and significant impact on profitability of 37.2%.*

**Keywords: Third Party Funds, Non Performing Loan (NPL) ratio, Loan To Deposit (LTD) and Profitability**