

## ABSTRAK

### HUBUNGAN ANTARA PERPUTARAN KREDIT DENGAN *LOAN to DEPOSIT RATIO (LDR)* DAN *NET PROFIT MARGIN (NPM)*

Studi Empiris pada 10 Perusahaan Perbankan  
Yang terdaftar di BEJ

M. Swesty Bunga Hapsari  
Universitas Sanata Dharma  
Yogyakarta  
2005

Penelitian ini bertujuan untuk mengetahui hubungan antara perputaran kredit dengan *loan to deposit ratio (LDR)* dan hubungan antara perputaran kredit dengan *net profit margin (NPM)*. Data yang digunakan adalah laporan keuangan yaitu laporan neraca dan laporan rugi-laba 10 perusahaan perbankan yang terdaftar di Bursa Efek Jakarta selama 5 tahun, yaitu : 1999, 2000, 2001, 2002, 2003.

Untuk menguji hipotesis hubungan antara perputaran kredit dengan *loan to deposit ratio (LDR)* dan hubungan antara perputaran kredit dengan *net profit margin (NPM)* digunakan analisis korelasi *Rank Spearman* dan uji t.

Hasil uji statistik menunjukkan bahwa tidak ada hubungan negatif antara perputaran kredit dengan *loan to deposit ratio (LDR)* dan tidak ada hubungan positif antara perputaran kredit (*RTO*) dengan *net profit margin (NPM)*.

## **ABSTRACT**

### **THE RELATIONSHIP BETWEEN RECEIVABLE TURN OVER WITH LOAN to DEPOSIT RATIO (LDR) AND NET PROFIT MARGIN (NPM)**

An Empirical Study at 10 Banking Company Listed in  
Jakarta Stock Exchange

M. Swesty Bunga Hapsari  
Sanata Dharma University  
Yogyakarta  
2005

This research aimed to identify the relationship between receivable turn over and loan to deposit ratio (LDR) and net profit margin (NPM). The data used were the financial statements, consisted of : the balance sheet and income statements of 10 banking company listed in Jakarta Exchange Stock from 1999 up to 2003.

To test hipotesis, the relationship between receivable turn over and loan to deposit ratio (LDR) and net profit margin (NPM), the Rank Spearman correlation and t test were used.

The statistic result showed there wasn't a negative-significant relationship between receivable turn over and loan to deposit ratio there wasn't a positive-significant relationship and between receivable turn over and net profit margin.