

ABSTRAK
**ANALISIS PENGARUH TABUNGAN, DEPOSITO, DAN MODAL INTI
TERHADAP *LOAN TO DEPOSIT RATIO***
Studi Empiris Pada Bank di Bursa Efek Jakarta (BEJ)

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Penelitian ini bertujuan untuk mengetahui pengaruh dari tabungan, deposito, dan modal inti terhadap *loan to deposit ratio* baik secara individu maupun secara bersama-sama. Penelitian ini dilakukan pada bank yang terdaftar di Bursa Efek Jakarta. Jenis penelitian yang dilakukan berupa studi empiris, dengan teknik pengumpulan data berupa dokumentasi.

Teknik analisis data yang dilakukan adalah: 1) menghitung tabungan, deposito, modal inti dan *loan to deposit ratio*, 2) melakukan pengujian terhadap penyimpangan asumsi klasik yaitu uji multikolinearitas dan uji heteroskedastisitas, 3) membuat persamaan regresi berganda, 4) melakukan pengujian hipotesis secara individu dan secara bersama-sama.

Pengujian secara individu dengan menggunakan uji t menunjukkan bahwa secara individu tidak ada pengaruh positif dari tabungan, deposito, dan modal inti terhadap *loan to deposit ratio*. Pengujian secara bersama-sama dengan menggunakan uji F menunjukkan bahwa secara bersama-sama tabungan, deposito, dan modal inti berpengaruh terhadap *loan to deposit ratio*.

ABSTRACT
**AN ANALYSIS OF THE INFLUENCE OF SAVING DEPOSIT, TIME
DEPOSIT, AND PRIMARY EQUITY ON LOAN TO DEPOSIT RATIO**
An empirical study at bank at Jakarta Stock Exchange (BEJ)

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This research aimed to know the influence of saving deposit, time deposit, and primary equity toward loan to deposit ratio either individually or simultaneously. This research was done at bank listed at Jakarta Stock Exchange (BEJ). The type of this research was empirical study, with the technique of data collecting was documentation.

The data analysis technique taken was: 1) calculating saving deposit, time deposit, primary equity and loan to deposit ratio, 2) conducting examination to classic assumptions deviation that were the multicollinearity test and heteroscedasticity test, 3) making linear regression, 4) conducting hypothesis testing individually and simultaneously.

The individual test by using t test indicated that individually there was no positive influence from saving deposit, time deposit, and primary equity on loan to deposit ratio. The simultaneously testing using F test indicated that simultaneously saving deposit, time deposit, and primary equity had an effect on loan to deposit ratio.