

ABSTRAK

ANALISIS PENGARUH KINERJA PERBANKAN TERHADAP DANA PIHAK KETIGA PADA BANK UMUM KONVENSIONAL YANG TERDAFTAR PADA OJK PERIODE 2016-2019

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Tujuan penelitian ini dilakukan ialah untuk menganalisis pengaruh kinerja perbankan terhadap dana pihak ketiga pada bank umum konvensional, adapun variabel yang diteliti ialah *Biaya Operasional Terhadap Pendapatan Operasional* (BOPO), *Capital adequacy Ratio* (CAR), *Return On Asset* (ROA) dan *Loan to Deposit Ratio* (LDR) terhadap Dana Pihak Ketiga. Data sekunder pada laporan keuangan OJK merupakan data yang digunakan dalam penelitian ini dengan periode 2016-2019. Teknik pengumpulan data yang di pakai menggunakan teknik dokumentasi data dengan jumlah sampel sebanyak empat puluh (40) dan seratus delapan (108) populasi. Hasil dari analisis data menunjukkan, secara simultan BOPO, CAR ROA dan LDR berpengaruh signifikan terhadap Dana Pihak Ketiga sedangkan secara parsial BOPO, CAR, ROA dan LDR berpengaruh signifikan terhadap Dana Pihak Ketiga. Dari uji koefisien regresi didapatkan sebanyak 69,5% bahwa dana pihak ketiga dapat diuraikan oleh variabel-variabel independen.

KATA KUNCI: *Biaya Operasional Terhadap Pendapatan Operasional, Capital adequacy Ratio, Return On Asset, Loan to Deposit Ratio, Dana Pihak Ketiga.*

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The purpose of this study was to analyze the effect of banking performance on third party funds in conventional commercial banks, while the variables studied were Operational Costs to Operational Income (BOPO), Capital Adequacy Ratio (CAR), Return On Assets (ROA) and Loan to Deposit. Ratio (LDR) to Third Party Funds. Secondary data in the OJK financial statements is the data used in this study for the 2016-2019 period. The data collection technique used was the data documentation technique with a sample size of forty (40) and one hundred and eight (108) populations. The results of the data analysis show that simultaneously BOPO, CAR ROA and LDR have a significant effect on Third Party Funds while partially BOPO, CAR, ROA and LDR have a significant effect on Third Party Funds. From the regression coefficient test, it was found that 69.5% of third party funds could be described by independent variables.

Keywords : *Operational Costs to Operational Income, Capital Adequacy Ratio, Return On Assets, Loan to Deposit Ratio, Third Party Funds.*