ROLE OF THIRD PARTY FUNDS AND RETURN ON ASSET IMPACT TOWARD CREDIT DISTRIBUTION
(Case Study Banks Listed in Indonesia Stock Exhange Period 2011-2016)

by :
Taufik Saban Fariz
21113135

Wati Aris Astuti, SE., M.Si., Ak., CA

Program Studi Akuntansi Fakultas Ekonomi dan Bisnis
Universitas Komputer Indnesia

ABSTRACT

Bank is a business entity that collects funds from the community in the form of savings and channeled to the community in the form of credit. This research is intended to know the influence of third party funds and return on assets in commercial banks listed on the Indonesian stock exchange.

Analytical methods used are descriptive and verificative analysis with quantitative approach. The population of this study are 43 commercial banks listed on the Indonesian stock exchange for 6 years (2011-2016). The sample uses purposive sampling method with certain criteria. The analysis method used is multiple linear regression analysis,

The results of hypothesis testing in this study show (1) third party funds have a positive and significant impact on credit distribution, (2) Return on asset has a positive and significant impact on lending to commercial banks in Indonesia Stock Exchange period 2011-2016.

Keywords: Third party funds, Return on assets, Distribution of credit.

I INTRODUCTION

1.1 Background Research

Financial banking system is an important means in modern society of civilization. According to Act No. 10/1998 of the banking States that the bank is a business entity that funds from the public in the form of savings and channel it to the community in the form of credit in order to improve the people's livelihood many. Thus, the bank is part of the financial institution which has the functions of intermediary who bridges the interests of parties that the excess funds (saving funds or creditors) and parties who need funds (funds of the borrower or debtor). The excess funds, whether individuals, businesses, foundations, and Government agencies can keep the excess funds according to the needs and preferences (Suseno and Piter, 2003). Conversely, a lack of funding for the public as well as funding needs may apply to the bank in the form of loans or credit (Dwinur, et al 2016).

Distribution credit aims to increase the value of wealth. The bank continues to develop competence in the field of credit for improving sustainable credit growth while simultaneously running its functions as a financial intermediation services (Abdullah, 2007). Credit is awarded on the basis of confidence and prudence

(Adnana dkk. 2016). The existence of the trust of the lender (creditor) to the recipient of the credit (the debtor), given that the credit is refundable in accordance with the agreed treaty (Adnana dkk. 2016). Distribution credit based on their use is divided into three, namely, the working capital credit, syndicated loans and credit consumption. Of the three types of the bank proved that their use is an important component in the development of the economy of Indonesia.

The source of the funds from the wider community is the most important source of funding for banks. The source of the funds of the society are usually known as third-party Funds (DPK), funds collected by financial institutions originating from the individual, nor the business entity (I Putu, dkk 2014). Third-party funds include funds in the form of savings accounts, deposits and giro. In a number of third-party funds increases, then the funds could be processed by the bank will be more and more for distribution credits so that profits are high. (Adnana dkk. 2016).

Bank Indonesia is more concerned with the assessment of the magnitude of the earnings based on the Return On Assets (ROA) because the Bank Indonesia prefer value profitability of a bank as measured by assets that Fund most of the Fund savings society. Return On Assets (ROA) of the bank management capabilities in showed a profit (profit) overall (Oktaviani. et al 2016). In this case the Return On Assets (ROA) is the ratio between profit before tax with total asset. The greater the Return On Assets (ROA) of a bank getting bigger also achieved profitability of the bank. If the earnings obtained are high, funneled to the community are also high, so credit is disbursed can be increased. (Hanafi, 2011).

Based on phenomena that occur on the influence of third-party funds and Return on asset against the channelling of credit, then the author is interested in conducting research with the title "the role of third-party Funds And Return on assets as well as its impact on the distribution of Credit Case studies in commercial banks listed on the Indonesia stock exchange (BEI) "

1.2 Formulation Of The Problem

In accordance with what has been described writer in background research, then the writer formulate the problem as follows:

1. How big is the influence of third-party Funds against the Channelling of credit at commercial banks listed on the Indonesia stock exchange.
2. How big is the influence of Return on asset against the Channelling of credit in commercial banks listed on the Indonesia stock exchange.

1.3 purpose and research purposes

1.3.1 Research

The purpose of this research is to seek the truth over the influence of third-party funds and Return on asset against the channelling of credit at the bank listed on the Indonesia stock exchange.

1.3.2 Research Objectives

As for the goals of this research are:

1. To find out how big the role of third-party Funds and its impact on the distribution of Credit in public Banks listed on the Indonesia stock exchange (idx).

2. To know the role of the Return on assets and its impact on the distribution of Credit in public Banks listed on the Indonesia stock exchange (idx).
3. To find out how big the role of third-party funds and Return on assets as well as its impact on the distribution of Credit in public Banks listed on the Indonesia stock exchange (idx).

1.4 Usability Research

1.4.1 The Practical Usability

The results of this research are expected to solve the problems that occur on the third party funds as well as Return on assets and the distribution of credit. Based on the theory that it was built and the empirical evidence is produced, then the phenomenon on distribution credit can be improved by increasing the funds of third parties and Return on assets.

1.4.2 Academic Uses

1. The author

This research is useful for authors to add insight and develop knowledge about banking is primarily about the role of third-party funds and Return on assets as well as its impact on the distribution of credits at the Bank listed on the stock exchange Indonesian.

2. the next Researcher

For the next researcher, research is expected to be a reference and a guide in further research on the role of third-party funds and Return on assets as well as its impact on the distribution of credits at the bank listed on the stock exchange Indonesian

II THE STUDY OF THEORETICAL, HYPOTHETICAL THINKING AND FRAMEWORK

2.1 Literature review

2.1.1 Understanding of Third-party Funds

According to (I Wayan Sudirman, 2013:75) defines as follows:

"Third party Funds are funds of the bank were sourced from outside the bank or from the community in the form of checking, savings, deposits, loans, and other forms are used interchangeably with it. In other words, third party Fund is debt for banks so that in time these funds drawn by the community ".

Third-party Funds Calculation

2.1.1.1 Calculation of third party

Calculation of third party funds in this study according to I Wayan Sudirman (2013:75) is as follows:

The Number Of Third-Party Funds = Deposits + Deposits Savings + Checking

2.1.2 Understanding Return On assets

According to the (Veithzal Rivai, 2013:480):

"The ratio a comparison between profit before tax with total assets that are used to measure the ability of the bank to obtain an overall profit."

2.1.2.1 Calculation of Return On Assets

"The ratio a comparison between profit before tax with total asset used to measure a bank's ability in gaining advantage in overall".

$$\text{ROA} = \frac{income\ before\ tx}{\text{Total assets}}\ x\ 100\%$$

(Veithzal Rivai 2013:480).

2.1.3 Distribution of credit

According to I Wayan Sudirman (2013:37)

"Credit is channelled to the community is a form of legitimate bank remittances or legally due the approval or agreement of loan borrowing between banks with borrowers who require borrowers pay off the loan in accordance with the term of a certain time by giving flowers, reward or Division of the business results ".

2.1.3.1 Credit Distribution elements

As for the elements contained in the granting of a credit facility Cashmere (2014:84) is as follows:

1) Creditor
2) Debtor
3) Trust (Trust)
4) Agreement
5) Risk
6) time period
7) retribution

2.2 Framework for Thinking

2.2.1 Third party funds Influence against the Channelling of credit

According to (Pandia, 2012:1) third-party Funds include funds in the form of savings accounts, deposits and giro. In a number of third-party funds increases, then the funds could be processed by the bank will be more and more for distribution credits.

2.2.2 Influence of Return On Asset against the Channelling of credit

According to (Hanafi, 2011) the greater the Return On Assets (ROA) of a bank getting bigger also achieved profitability of the bank with a large spider then a bank could channel more credit. If the earnings obtained are high, funneled to the community are also high, so credit is disbursed can be increased.

2.3 The Hypothesis

Based on the description of the framework of thought above, the author tried to formulate a hypothesis is a conjecture of research as follows:

1. The Fund's channelling effect on third party credit at commercial banks listed on the Indonesia stock exchange.
2. ROA (Return On Assets) have an effect on the distribution of credit in Public Banks listed on the Indonesia stock exchange.

III RESEARCH METHODS

3.1 Research Methods

Research methods is one way or technique that can help researchers about the sequence of how research is done.

According to Sugiyono (2012:2) understanding research methods are as follows:

"Research methods is essentially a scientific way to get the data with a specific purpose and usefulness."
Methods the study authors used in this research is Descriptive method, the quantitative approach with Verifikatif.
Descriptive methods according to Sugiyono (2012:7) is as follows:
"The method is descriptive study conducted to describe the independent variable, either on only one variable or more (independent variable) without making a comparison and search for it with another variable variable"
While the verifikatif method according to understanding Sugiyono (2012:8) is as follows:
"The method verifikatif is defined as research conducted against specific populations or samples in order to test the hypothesis that has been set."
Quantitative research methods according to Sugiyono (2012:11) States that:
"Quantitative methods can be defined as a method of research based on the philosophy of positivism, used for researching on population or a particular sample, data collection using the instrument of research, data analysis quantitative in nature /Statistics, with the aim to test the hypothesis that has been established ".

3.2 Operasionalisasi Variables

Operasionalisasi variables according to Sumadi (2013:29), defenisi operasionalisasi variable is as follows:
"The definition of which is based upon the nature of the thing that was defined that can be observed. The concept can be observed or observation is important, because it can be observed that it opens up the possibility for someone other than the researcher to do similar things, so what do the researchers open to tested again by others. "
Appropriate in this study researchers using three variables. Based on the title of the research that has been described in the previous chapter, then this variable in research on third-party Funds (X 1) and Return on assets (X 2) as the dependent variable or variable:
1. Free/Independent Variable (the variable X)
Understanding independent variable according to Sugiyono (2012:64) States that:
"This variable is often referred to as the stimulus variables, predictor, antecedent, in the language of Indonesia is often referred to as free variables, variable is the variable which is to affect or be a cause of the change or the incidence of the dependent variables (bound) ".
Free variables in this study there are two, the first (X 1) is a third-party funds and the second variable (X 2) is the Return on assets.
1) third-party Funds
According to I Wayan Sudirman (2013:75) defines that:
"Third party Funds are funds of the bank were sourced from outside the bank or from the community in the form of checking, savings, deposits, loans, and other forms are used interchangeably with it. In other words, third party Fund is debt for banks so that in time these funds drawn by the community ".
2) Return on assets

Return On Assets (ROA) according to Veithzal Rivai (2013:480), Return on assets (ROA) is:

"The ratio a comparison between profit before tax with total asset used to measure a bank's ability in gaining advantage in overall"

2. The dependent Variable Depends/(variable Y)

The dependent variables according to the notion Sugiyono (2012:64) States that:

"As it is called as variable output, criteria, consequently, in the language of Indonesia as referred to as bound variables, variable is the variable that is affected or which become due, due to the variable free."

According to I Wayan Sudirman (2013:37) the channelling of credit are:

"Credit is channelled to the community is a form of legitimate bank remittances or legally due the approval or agreement of loan borrowing between banks with borrowers who require borrowers pay off the loan in accordance with the term of a certain time by giving flowers, reward or Division of the business results ".

Table 3.1

Operasinalisasi Variables

A variable	Scale	Indicator	**Skala**
Third party funds (X1)	"Third party Funds are funds of the bank were sourced from outside the bank or from the community in the form of checking, savings, deposits, loans, and other forms are used interchangeably with it. In other words, third party Fund is debt for banks so that in time these funds drawn by the community ". (I Wayan Sudirman, 2013:75)	The Number Of Third-Party Funds = Deposits + Deposits Savings + Checking (I Wayan Sudirman 2013:75)	Rasio
Return on Assets (ROA) (X2)	"Ratio comparisons between profit before tax with total assets that are used to measure the ability of the bank to obtain an overall profit." (Veithzal Rivai, 2013:480)	$Return\ on\ asset = \frac{\text{income before tax}}{\text{Total Assets}}\ x\ 100\%$ (Veithzal Rivai, 2013:481)	Rasio
Distribution Credit (Y)	"credit is channelled to the community is a form of legitimate bank remittances or legally due the approval or agreement of loan borrowing between banks with borrowers who require borrowers pay off the loan in accordance with the a period of time with interest, reward or Division of the business results ". (I Wayan Sudirman, 2013: 37)	Distribution credit = Credit Amounts distributed or granted (I Wayan Sudirman, 2013:37) (I Wayan Sudirman, 2013:37)	Rasio

3.3 The Data Source

Sugiyono (2012:137) stated that the data source can be divided into two primary data source and secondary data source:

Primary Data

Primary data is the data source that directly provides data to the data Gatherer (Sugiyono, 2012:139).

Secondary Data

Secondary data is data that is obtained by way of reading, learning and understanding through other media were sourced from the literature, books, and documents of the company (Sugiyono, 2012:141).

Data sources used in the research regarding the influence of third-party funds and Return on asset against the channelling of credit data is secondary.

3.4 Populations and Samples

3.4.1 Population Research

The population according to Sugiyono (2012:119) States that:

"The population is the generalization of the object/subject that has certain characteristics and quantity specified by researchers to study and then pulled his conclusion".

Based on such understanding, then the population in this research is 258 consisting of financial statement income statement financial position report comprehensive, consolidated financial statements and the record of 43 commercial banks listed on the stock exchange Annual financial reports with Indonesia for 6 periods or years from 2011 to 2016.

3.4.2 Sample Research

Understanding the sample according to Sugiyono (2012:120) States that:

"The sample is part of the number and characteristics of which are owned by the population. When a large population and researchers can't possibly learn all of the population, for example, because of limited funding, effort and time, so researchers can use samples taken from the population ".

As for the sampling technique used in this study i.e. nonprobability sampling (purposive sampling).

According to Sugiyono (2013:84) nonprobability sampling is a sampling technique does not give the same opportunity to opportunity/every element or members of the population to be selected into the sample.

According to Sugiyono (2013:84) purposive sampling is a technique penetuan samples with specific consideration.

Based on the above table, then selected 5 of the Bank in accordance with the criteria of the samples used in the study, namely the financial statements consisting of comprehensive income, consolidated statements of financial position reports and notes on the financial statements, as for years of observations used in the study for six consecutive years beginning in 2011 – 2016 because it was considered representative or represent to do research to find out which test the influence of third-party funds and Return on assets against the channelling of credit. So that the sample used in this study as many as 30 (5 x 6) financial statements.

3.5 Testing Methods Of Data

The data used in this research is secondary data, where the data acquired is the author of the second data have been further processed and the data presented by the other party, then the testing methods the data used in this study is A Classic Assumption Test.

3.5.1 Normality Test

According to Ghozali Priest (2016:154) the objective test of normality are:

"To find out whether the data on the resulting regression equation of Gaussian Gaussian normal or not normal. The regression equation is said to be good if it has variable data free and bound variables are Gaussian, the normal approach or normal at all ".

3.5.2 Test Multikolinieritas

According to Ghozali Priest (2016:103) multikolonieritas test purposes are:

"To test whether the regression model is found the existence of a correlation between free variables (independent), a good regression models should not happen correlation between independent variables, if the independent variable of mutual berkolerasi, then the variables This is not orgonal. The variable orgonal is the value of the independent variable correlation between fellow independent variable equal to zero ".

3.5.3 Test Heteroskedastisitas

According to Ghozali Priest (2016:134) stated that the test for heteroskedastisitas is:

"To test whether the model regression residual variance inequality occurs from one observation to another observation. If the residual variance from one observation to another observation remains, it is called homoskedastisitas and if different is called heteroskedastisitas ".

3.5.4 Test Autokolerasi

According to Ghozali Priest (2016:107) stated that the test for autokolerasi is:

"To test whether a linear regression model in there is a correlation between the error of a bully in the period t with error bullies period t-1 (was)".

3.6 Data Analysis Method

A method of data analysis in this study uses the parametric statistical methods. According to Sugiyono (2014:208) parametric statistics are as follows:

"Statistical parametric that is used to test the parameters of the population through the statistics, or to test the size of the population through sample data."

3.6.1 Multiple Linear regression analysis

According to Sugiyono (2012:277) explained that double regression is as follows:

"Double regression analysis used by the researchers, when researchers intend to predict how things are going (downs) the dependent variable (kriterium), when two or more independent variables as predictors of manipulated factors (dinaik lower in value).

V ANALYSIS RESULTS AND DISCUSSION

4.1 research results

4.2 Discussion

4.2.1 the influence of third-party Funds against the Channelling of credit

The value of the correlation coefficient for third-party Funds by Distribution credit 0982 which results the score interval between 0.81 – 1.00 indicating positive and direct, and it contains a very strong relationship between party funds Third with Distribution credit. result showed that correlation Value relationship happens dikeduanya is unidirectional, meaning more and more third-party Funds, the greater the credit distribution anyway.

Third-party funds influence of 95.9% then the rest of 4.1% is the influence of other variables that are not scrutinized as the size of the banks, the Capital Adequacy Ratio, and Loan To Deposit Ratio and so on.

Research results in accordance with the previous discussion on theory which States that the more funds that can be collected from the community, then it is likely that credit can be transmitted also getting bigger which means it will have an impact on the income of the bank (Pandia,2012).

But in contrast to phenomena that occur in PT. Bank Mega Tbk year 2012 and 2016, where the number of third-party Funds (DPK) Bank Mega on year 2012 experienced an increase of 2% compared to the year 2011 be a Rp 50,265 billion. The increase was dominated by Futures Deposits increase of 12% compared to the year 2011. While the DPK from the Giro and savings products has decreased each of 18% and 3% compared to the year 2011. This means that the funds collected by the bank on the rise but distribution credits on Mega Bank even has decreased from IDR 31,798 billion to IDR 26,986 billion. And in the year 2016 third party Funds (DPK) collected Bank also increased, reaching Rp51,073 trillion or increased by 2.7% from the year 2015 amounting to Rp49,74 trillion. This growth stems from the Giro and savings fund increased by 7.62% to Rp16,26 trillion from the previous period amounted to Rp15,10 trillion, but the distribution of PT Bank Mega credit even declining. From the year 2012 and 2016 occurs a phenomenon since with an increase in the funds collected from the public distribution credit at Bank Mega in fact declining.

These test results also support or in line with the results of previous studies such as that done by Ni Made Anik Nasa Suryawati, Wayan Gede Putu Agus, Jana Susila (2014), Oktaviani, Irene Rini Demi Pangestuti (2012), Susan Pratiwi & Lela Hindasah (2014) stating that the Fund's channelling effect on third party credit."

4.2.2 the influence of Return On Asset against the Channelling of credit

The value of the correlation coefficient for the return on assets by Distribution credit 0153 which results the score interval between 0.20 0.00 – indicating positive and included into the relationship between a low return on assets by Distribution Correlation Value of credit. result indicates that the relationship is going in both is unidirectional, that is, the greater the return on assets, the greater the credit distribution anyway.

Return on assets gives the influence of 0.8% and then the rest of 92% is the influence of other variables that are not scrutinized as the size of the banks, the Capital Adequacy Ratio, and Loan To Deposit Ratio and so on.

The results of this test are in line with the previous discussion on the theory that States that the greater the Return On Asset (ROA) an increasingly larger bank anyway rate the bank achieved a profit with a large spider then a bank can transmit more credit. If the earnings obtained are high, funneled to the community are also high, so credit is disbursed may increase (Hanafi, 2011)

But in contrast to phenomena that occur in PT. Bank Mega Tbk, Return on Assets (ROA) year 2012 increase from 1.92% to 2.40%. This also happens in the year 2016 where the Return on Assets (ROA) of PT. Mega Bank experienced a rise of 0.37% of the previous year's 1.82% to 2.19%. This shows the Return on Assets (ROA) increase from the previous year are supposed to channelling bank credit will be increased but the distribution of Bank Mega credit in 2012 and 2016 and even declining.

These test results also support/in line with previous research results as do AmaliaYuliana (2014) stated that the Return on asset effect significantly to channelling credit.

V. CONCLUSIONS AND SUGGESTIONS

5.1 Conclusions

Based on problem identification, formulation of the problem, research objectives, framework research hypothesis thinking, research results and discussion of the results of research on the role of third-party funds and a return on assets of its impact on the credit distribution seta 2011-2016 period, the authors draw conclusions as follows:

1. The Fund's influential third party significantly to channelling credit on commercial banks listed on the Indonesia stock exchange Period 2011-2016. The higher third party fund the higher distribution credit.
2. Return On Assets effect significantly to channelling credit on commercial banks listed on the Indonesia stock exchange Period 2011-2016. The higher the return on assets the higher the credit distribution.

5.2 Suggestions

After the author gives the conclusions from the results of research on the role of third-party Funds and Return On Assets as well as its impact on the distribution of Credit in public banks listed on the Indonesia stock exchange, then the author gives suggestions as follows:

5.2.1 Operational Advice

1. for the growth of third party funds are gathering together continue to rise then the banks should have to do innovation in both products and features as well as providing excellent service for customers with the expected creation of a loyal customer.
2. the company should improve the performance of such companies in order to increase the return is greater than the total assets so that the customer will be more convinced to infuse capital.

5.2.2 Academic Advice

1. Science for developers

This research is expected to provide additional knowledge, as a source of information and as a result thought donations in the financial accounting disciplines, as well as the contribution in the development of research in particular regarding party funds third, the Return On Assets and the distribution of credit. As well as input and an additional reference for the reader.

2. For other researchers

It is expected that the researchers want to further researching more about the distribution of credit, expected to examine other variables-variables that can affect the Return On Assets such as the size of the banks, the Capital Adequacy Ratio, and Loan To Deposit Ratio and other things. In addition the author also suggested to add the results of the study, adding the object observed, also adds to the research period.

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