Research.

Effect of DPK and NPL on Credit Distribution at Private Bank Period 2016-2020

Hafifah Astuti Sugiharti[1] Nana Diana[2*]

Faculty of Economics, University of Singaperbangsa Karawang
[1]hafifahastuti202@gmail.com, [2*]nana.diana@fe.umsika.ac.id

corresponding author[1]

Abstract: *The role of financial institutions such as banks can be very helpful in improving the economy for the community in collecting, distributing and managing public funds. Banks need to know several factors that influence lending activities in order to maximize them in banking activities. The purpose of this research is to determine the effect of the independent variables on Third-party Funds (DPK) and Non-Performing Loans (NPL) on loans extended by PT. Bank MNC Internasional Tbk. The research data was obtained from financial report data at PT. Bank MNC International Tbk. registered on www.idx.co.id which is the official website of the Indonesia Stock Exchange (IDX) for the 2016-2020 period. The method in this research is to use a quantitative method by conducting hypothesis testing and statistical testing through classical assumption tests which include normality tests, multicollinearity tests, heteroscedasticity tests, and autocorrelation tests with multiple linear regression analysis and t tests and f tests are performed. Partially, the results of this research indicate that DPK and NPL have no effect on lending. The results of the f test show that TPF and NPL together do not affect lending.*

Keywords: Third-party Funds (DPK), Non-Performing Loans (NPL), Credit Distribution

INTRODUCTION

Development and the role of financial institutions are urgently needed to build economic resilience in order to finance the country's economic development, because development actually requires a lot of funds. The role of financial institutions such as banks can be very helpful in improving the economy for the community in collecting, distributing and managing public funds. Individuals and industries really need banks to play a role in the form of services in financial transaction activities. It can also be said that the services of banks and financial institutions make a relevant contribution to the development of people's welfare and the country's economic growth.

Banking is considered as one of the largest and most important financial institutions in terms of its role, and the institution that conducts its financial intermediary role most effectively is considered the lifeblood of the economy (Banga, 2013). The intermediary capacity between debtors and creditors facilitates economic activity as a collection of banking areas that influence the important role of the banking area and other financial sectors for economic growth. (Nazir et al., 2010). Channeling credit is the main action that must be conducted by the bank because the main source of banking income is credit activity in the form of interest income (Dendawijaya, 2003:45).

Banking is an agency that is obliged to provide and allocate savings funds to the public with the aim of improving people's welfare, either in the form of credit or in other forms. (Iskandar, 2013:5). Third-party funds (DPK) are another name for cash obtained from the general treasury. Savings, deposits and current accounts are categorized as third-party

Hafifah Astuti Sugiharti; Nana Diana. Effect of DPK and NPL on Credit Distribution at PT. Bank MNC Internasional Tbk. Period 2016-2020

money. To continue to be the best in handling the money collected and maintaining public trust, banks must continue to maintain their performance.

Banking gets the biggest source of funding from funds collected by the public, known as third-party funds (DPK). The biggest participation of DPK comes from various funding sources, so that the amount of DPK that is successfully collected by a bank will certainly affect its capability in allocating credit. (Casmir, 2004). Of course, banks themselves have credit risk when allocating credit. The credit risk referred to here is NPL (Non-Performing Loan). Non-performing loans describe a loan risk, where the higher the number of problem loans, the higher the bank's tolerance for credit risk (Ali, 2004).

According to information obtained from the Financial Services Authority (OJK) throughout 2017, bank loan rates have increased every year. This growth was seen in 2014, where the total credit that banks in Indonesia provided reached IDR 3,706.5 trillion compared to the 2011-2013 period. Where in 2011 the total loans disbursed amounted to IDR 2,216.5 trillion, in 2012 it was IDR 2,725.6 trillion, and in 2013 it was IDR 3,319.8 trillion.

In previous research by Handayani (2018), Eklesia & Riyadi (2021), and Amelia & Murtiasih (2017) concluded that there is a significant influence on the variable Third-party Funds (DPK) on the amount of credit disbursement. However, Wulandari's research (2015) concluded that there was no significant effect on the Third-party Funds (DPK) variable on lending.

In Ismaulandy's research (2014) concluded that there is a significant effect on the Non-Performing Loan (NPL) variable on lending. Meanwhile, in the research by Amelia & Murtiasih (2017), Amrozi & Sulistyorini (2020), and Handayani (2018) concluded that there was no effect on the Non-Performing Loan (NPL) variable on credit disbursement.

Banks need to know several factors that influence lending activities in order to maximize them in banking activities. These factors include two, including internal aspects (factors from within) and external (factors from outside) (Triandaru and Budisusanto, 2006: 113). There are several internal aspects that can have an impact on bank lending including Third-party Funds (DPK), Non-Performing Loans (NPL), Return on Assets (ROA), Loan Deposit Ratio (LDR) and Capital Adequacy Ratio (CAR). Meanwhile, examples of external factors that can affect credit activity include inflation and interest rates (Ismalandy, 2004). This research discusses various internal components that have an impact on credit performance. This research uses several internal factors which become independent variables including DPK (Third-party Funds) and Non-Performing Loans (NPL) to the dependent variable PT. Bank MNC International Tbk. in 2016-2020.

Formulation of the Problem

According to the background described above, the formulation of the problem is as follows:

1. Is there any influence on the variable Third-party Funds (DPK) partially on lending?

2. Is there any influence on the variable Non-Performing Loan (NPL) partially on lending?

3. Is there an effect on the variables of Third-party Funds (DPK) and Non-Performing Loans (NPL) simultaneously on lending?

LITERATURE REVIEW

Credit Distribution

In Greek the word credit is "credere," which means to believe or believe. If an individual gets a loan, then the individual is trusted. Trust given by creditors is a sense of trust in debtors that they can maximize credit funds and repay what is given (Kasmir, 2014: 85). Credit is a form of trust given by an individual or institution, and the person who has been trusted will conduct all the obligations entrusted at the appointed time. (Budiawan, 2008: 46).

Hafifah Astuti Sugiharti; Nana Diana. Effect of DPK and NPL on Credit Distribution at PT. Bank MNC Internasional Tbk. Period 2016-2020

Page : 276

Credit is a form of monetary bill or can be equivalent to that which is given according to an agreement in the form of credit activities by requiring the debtor (borrower) to pay their obligations, an agreement is made between the bank and another party, along with interest payments after a specific period (Law No. 10 of 1998).

Third-party Funds (DPK)

What is meant by third-party funds are assets in the form of money obtained from members of the public, both citizens and business entities. Banks use a variety of tactics to obtain cash, hoping businesses will accept it and advance their funds through banking institutions. (Martono, 2010: 24).
Credit provided by banks to a wide audience will increase the active standard of society because credit can be useful for the initial purpose which is absorbed and accommodated. The biggest contribution of DPK comes from various funding sources, so that the amount of DPK that is successfully collected by a bank will be able to influence its capability in allocating credit (Kasmir, 2008: 25). Most of the funds come from the community or often referred to as DPK, apart from being accessible for searching, it is also widely accessible in the community, so the ability to do so is not complicated. (Kasmir, 2005: 64). There are three absolute sources of funds that arise from the public, namely accumulation (savings), deposits (time deposits), and demand deposits. (Arthesa et al., 2006: 63). Third-party funds (DPK) are the largest source of funds that banks rely on and are needed by a bank in carrying out its operations. Banks can utilize funds from third parties to be placed in posts that generate income for the bank, one of which is in the form of credit. Almost all banks rely on their main income from the amount of credit distribution, therefore lending is the most important bank activity in generating profits (Dendawijaya, 2003). According to Adnan, Ridwan and Fildzah (2016) third-party funds obtained by banks from public funds that are stored in banks in the form of time deposits, savings and current accounts. By banks, these public funds are channeled back to people who need funds in the form of credit Banks can utilize funds from third parties to be placed in posts that generate income for the bank, one of which is in the form of credit.

Non-Permorming Loan (NPL)

Non-Performing Loans (NPLs) are authentic as loans that are difficult to fulfill because of various factors that are intentionally made by the debtor or because of unintentional external (external) factors. (Meydinawati, 2006). In this case, the level of credit solvency that is considered to have the potential to disrupt bank operations, which is a bad credit ratio (with a benchmark of less current, doubtful and unrecoverable loans compared to the total debt disbursed).
According to Darmawan (2004) NPL is a comparison used in assessing the capability of a bank which aims to reduce the consequences of default on debtors. Banks must be more careful in extending credit in order to minimize high bad loans. The way to minimize the risks faced by banks is often to look for other investment solutions with lower risks, one of which is by investing money in Bank Indonesia Certificates (SBI) as financial instruments that have lower returns but provide definite results.
The level of credit collectibility that is considered to have problems and can interfere with operational activities, namely the occurrence of bad loans or known as NPL (Non-performing Loans) is the percentage of non-performing loans with substandard, doubtful and bad criteria to the total loans disbursed. Non-performing loans can be interpreted as loans that experience repayment difficulties because of intentional factors and or because of external factors beyond the ability of the debtor to control (Putri and Akmalia, 2016).

NPL reflects credit risk, the higher the NPL level, the greater the credit risk borne by the bank (Ali, 2004). As a result of high NPLs, banks must provide larger reserves so that in the end, bank capital also erodes. Even though the amount of capital greatly affects the amount of credit expansion. The magnitude of the NPL is one of the causes of the difficulty for banks in extending credit (Sentausa, 2009).

Hafifah Astuti Sugiharti; Nana Diana. Effect of DPK and NPL on Credit Distribution at PT. Bank MNC Internasional Tbk. Period 2016-2020

Hypotheses and Framework

The hypothesis will be a reference for researchers to solve the main problems as follows:

H1: Third-party Funds (DPK) affect lending to PT. Bank MNC Internasional Tbk.

H2: Non-Performing Loans (NPL) affect lending to PT. Bank MNC Internasional Tbk.

H3: Third-party Funds (DPK) and Non-Performing Loans (NPL) simultaneously affect lending to PT. Bank MNC Internasional Tbk.

According to the literature review, the conceptual framework was developed as follows:
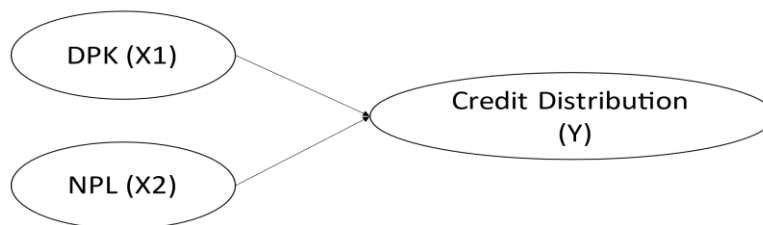
RESEARCH METHODOLOGY

Research Data

This research was conducted to find a number of significant differences between the independent variables of DPK and the independent variables of NPL related to credit that occurred at PT. Bank MNC International Tbk. period 2016 – 2020. In this research, the data used is secondary data. In this research, secondary data is data consisting of one fact that has existed for some time and is currently being used by individuals. (Sugiyono, 2010:1993). Therefore, the data for this research were obtained from financial report data at PT. Bank MNC International Tbk. registered on www.idx.co.id which is the official website of the Indonesia Stock Exchange (IDX) between 2016 and 2020, including Credit, Third-party Funds (DPK), and Non-performing Loans (NPL).

Types of Research

In this research, a quantitative approach was used to analyze data in numerical form (measured on a numerical scale), which required the use of hypotheses and statistical tests to draw conclusions. Descriptive research is the method used in this research.

Data Analysis Method

Hafifah Astuti Sugiharti; Nana Diana. Effect of DPK and NPL on Credit Distribution at PT. Bank MNC Internasional Tbk. Period 2016-2020

Page : 278

Researchers still need to process data with SPSS software in order to get the expected results to answer the following research questions:

1. Classical Assumptions Test

    The classical assumptiona test in this research consists of a standard test or normality test, multicollinearity test, heteroscedasticity test, and autocorrelation test.

2. Multiple Linear Regression Analysis.

3. Hypothesis testing using the t-test and f-test.

RESULTS AND DISCUSSION

Research Result

Through the use of sample or population data, the purpose of descriptive analysis is to paint a picture of the research subject. This table displays the results of descriptive statistical analysis expressed in millions of rupiah:

Table 1

Descriptive Statistics					
	N	Min	Max	Mean	
DPK	5	7604794	9510365	8353887.60	727686.448
NPL	5	221290	452945	363267.40	86174.010
Kredit	5	6783806	7941795		
Valid N (listwise)	5				

Source: Secondary data processed, 2022

The minimum value, maximum value, mean and standard deviation can be seen in the table above for the period 2016 to 2020. It can be seen that the independent variable Third-party Funds (DPK) has a minimum value of IDR 7,604,794, a maximum of IDR 9,510,365 and an average -an average of IDR 8,353,887 with a standard deviation of IDR 727,686.448. The highest DPK independent variable value is at PT. Bank MNC International Tbk. occurred in 2016 and the lowest DPK independent variable value was in 2018.

The non-performing loan (NPL) independent variable has a minimum value of IDR 221,290 which occurred in 2016, as well as a maximum value of IDR 452,945 which occurred in 2017, and an average value of IDR 363,267.40 with a standard deviation of IDR 86,174,010.

The credit dependent variable has a minimum value of IDR 6,783,806, a maximum value of IDR 7,941,795, and an average value of IDR 7,248,989.40 with a standard deviation of IDR 455,308.310. PT. Bank MNC Internasional Tbk. occurred in 2016 and the lowest credit score occurred in 2017.

The classic assumption test

The classic assumption test examined in this research is as follows:

a. Normality Test

Hafifah Astuti Sugiharti; Nana Diana. Effect of DPK and NPL on Credit Distribution at PT. Bank MNC Internasional Tbk. Period 2016-2020

Page :279

This normality test aims to see whether the regression model is normally distributed or not. The normality test results can be seen in the table below:

Table 2

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		5
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	183469.62843953
Most Extreme Differences	Absolute	.195
	Positive	.195
	Negative	-.185
Test Statistic		.195
Asymp. Sig. (2-tailed)		.200[c,d]

It can be seen that the significance value of the normality test data according to the table above is > 0.05 of 0.2. With that, it can be concluded that the data is normally distributed.

b. Multicollinearity Test

The results of the multicollinearity test can be seen as follows:

Tabel 3

Coefficients[a]

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	DPK	.521	1.919
	NPL	.521	1.919

a. Dependent Variable: Kredit

According to the multicollinearity test table above, it can be seen that the tolerance value for DPK (X1) is 0.521 and the NPL value (X2) is 0.521 where the value is greater than 0.10 and also the VIF DPK value (X1) is 1.919 and the NPL value (X2) is 1.919 where the value is smaller than 10.00. So it can be concluded that there is no multicollinearity.

c. Heteroscedasticity Test

Heteroscedasticity test can be seen through the following scatterplot graph:

Hafifah Astuti Sugiharti; Nana Diana. Effect of DPK and NPL on Credit Distribution at PT. Bank MNC Internasional Tbk. Period 2016-2020
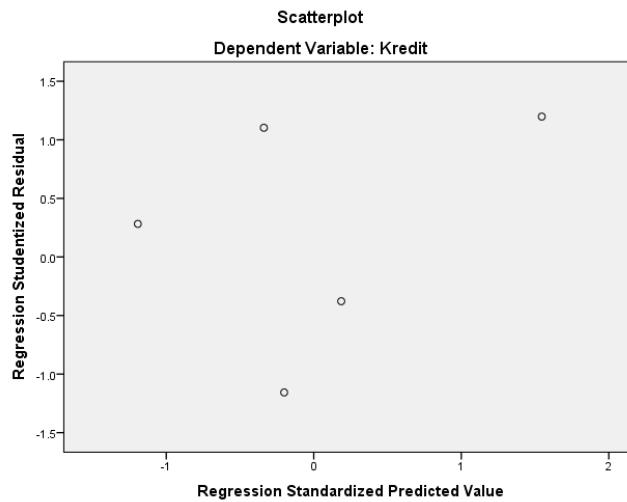
Page : 280

Image 1

Normal Probability Plot Graph

Source: Secondary data processed, 2022

The scatterplot graph above shows that the points are randomly distributed and do not show any pattern, according to the findings of the heteroscedasticity test. The regression model can be used because it meets the criteria of heteroscedasticity and this shows that there is no heteroscedasticity.

d. Autocorrelation Test

The run test was used in this research to determine whether there is autocorrelation or not. The following table summarizes the findings of this research's autocorrelation test analysis:

Table 4

Runs Test

	Unstandardized Residual
Test Value[a]	31759.58247
Cases < Test Value	2
Cases >= Test Value	3
Total Cases	5
Number of Runs	4
Z	.109
Asymp. Sig. (2-tailed)	.913

a. Median

Source: Secondary data processed, 2022

The significance level is known to be 0.913, as shown in the table above. Because this value is greater than 0.05, there is no autocorrelation.

Hafifah Astuti Sugiharti; Nana Diana. Effect of DPK and NPL on Credit Distribution at PT. Bank MNC Internasional Tbk. Period 2016-2020

Page :281

Multiple Linear Regression Analysis

Because the results of the classical assumption test show that the data is distributed regularly, free from multicollinearity, heteroscedasticity, and autocorrelation symptoms, it shows that the regression model meets the normality assumption. Finding out how much influence the independent variable (X) has on a certain variable (Y) is the goal of multiple linear regression analysis (X). The general multiple linear regression equation is as follows:
$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$

The following table displays the results of multiple linear regression determined by the processed data:

Table 5

Coefficients[a]

Model		Unstandardized Coefficients	
		B	Std. Error
1	(Constant)	10140619.166	2647344.882
	DPK	-.110	.247
	NPL	-5.432	2.086

a. Dependent Variable: Kredit

Source: Secondary data processed, 2022

The table shows that the value (value) of the TPF variable is -0.110, while the value (value) of the NPL variable is -5,432, with a constant value (value) of 10140619.166. To get the multiple linear regression equation, follow these steps:

$$Y = 10140619,166 - 0,110DPK - 5,432NPL + e$$

Judging from these equations, it can be seen that:

a. The constant value is 10140619.166 which states that if the TPF (X1) and NPL (X2) are 0, then credit (Y) is 10140619.166.

b. The value of the regression coefficient of the DPK variable is -0.110 and is negative, indicating that DPK has the opposite effect or the direction of a negative relationship to lending. That way, this illustrates that if the DPK variable increases by 1%, then the credit variable will decrease by 0.110 and vice versa assuming that other variables remain constant.

c. The regression coefficient value of the NPL variable is -5.432 and is negative which indicates that the NPL variable has the opposite effect or the direction of a negative relationship to lending. That way, this illustrates that if the NPL variable increases by 1%, then the credit variable will decrease by 5.432 and vice versa with the assumption that other variables remain constant.

Hypothesis Test

1. t-test

The t-test is used to determine whether the independent variable (X) has a partial effect (alone) on the dependent variable (Y). The following table displays the results of the t-test from this research:

Hafifah Astuti Sugiharti; Nana Diana. Effect of DPK and NPL on Credit Distribution at PT. Bank MNC Internasional Tbk. Period 2016-2020

Table 6

Coefficients[a]

Model		t	Sig.
1	(Constant)	3.830	.062
	DPK	-.445	.700
	NPL	-2.604	.121

a. Dependent Variable: Kredit

Source: Secondary data processed, 2022

From the table the sig value will be displayed. For the purpose of determining the DPK variable (X1) for credit (Y), the calculated t value is -0.445<3.1824 and the variance is greater than or equal to 0.700. The results show that the variation in TPF is not significant in relation to credit. So, it can be concluded that the first hypothesis (H1) is rejected.

The calculated t value for the NPL variable (X2) is -2.604 t table 3.1824, and the significance level of the influence on credit (Y) is 0.121 > 0.05. Thus, this shows that credit is not significantly affected by the NPL variable. As a result, the second hypothesis (H2) cannot be accepted. Test f

The f test is used to determine whether the independent variable (X) influences the dependent variable (Y) simultaneously (together). The following table displays the results of the f test in this research:

Table 7

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	694578211326.241	2	347289105663.121	5.159	.162[b]
	Residual	134644418238.959	2	67322209119.479		
	Total	829222629565.200	4			

a. Dependent Variable: Kredit

b. Predictors: (Constant), NPL, DPK

Source: Secondary data processed, 2022

The output in the form of the table above shows that the calculated f value is 5.159 f table 9.55 and the significance value of the influence of X1 and X2 simultaneously on Y is 0.162

Hafifah Astuti Sugiharti; Nana Diana. Effect of DPK and NPL on Credit Distribution at PT. Bank MNC Internasional Tbk. Period 2016-2020

Page :283

> 0.05. Therefore, the third hypothesis (H3), which does not take into account the simultaneous effect of X1 and X2 on Y, is rejected.

Discussion

The Effect of Third-Party Funds on Credit Distribution

Results From the research it is known that the variable Third Fund (DPK) has no effect on the credit given to PT. Bank MNC Internasional Tbk. 2016-2020 years. The t-test shows that the calculated t value is 0.445 3.1824 and a significance level of 5%. This could be because the bank's third-party funds have a short life, increasing the likelihood that they will be transferred as credit. SBI (Certificate of Bank Indonesia) which has a short term, high liquidity, and low risk will affect the bank's investment attitude.

The results of this research are in line with previous research conducted by Kuncahyono (2016). However, refuting the research of Akhmad Imam Amrozi and Endang Hardultyorini (2020), Yogi Lingga Binangkit (2014), Wildan Ismaulandy (2014) where the DPK variable has a significant effect on the credit distribution variable.

The Effect of Non-Performing Loans on Credit Distribution

The results of the research found that the credit sales of PT. Bank MNC Internasional Tbk. 2016-2020 is not affected by the Non-performing Loan (NPL) variable. This is shown by using the t test, with a t value of -2.604 t table 3.1824 and a significance level of 0.121 0.05. According to Riyadi (2006): 161, the higher the level of non-performing loans, the higher the less professional bank credit management. The fluctuating NPL value is characterized by an insignificant effect, but still within reasonable limits, and the bank is able to control it, so that lending cannot be affected by NPL fluctuations.

The Effect of Third-party Funds and Non-Performing Loans simultaneously on Credit Distribution

According to research, loans from PT. Bank MNC Internasional Tbk. from 2016-2020 are not simultaneously affected by Third-party Funds and Non-Performing Loans. The f test, with a significance level of 0.162 0.05 and an f count value of 5.159 f table 9.55 shows this. This is possible because bank DPK has a short term, which causes the number of Non-Performing Loans to fluctuate every year.

CONCLUSIONS AND RECOMMENDATIONS

Conclusion

According to the results and discussion of the research using multiple regression analysis and the classical assumption test, it can be concluded that DPK and NPL have no significant effect on credit at PT. Bank MNC Internasional Tbk. from 2016 to 2020. Similarly, the results of the hypothesis test according to the f test show that DPK and NPL cannot simultaneously extend credit to PT. Bank MNC International Tbk. Bank year 2016-2020.

Recommendation

Therefore, according to the research findings and discussion along with the conclusions conveyed in this research, there are several recommendations that can be given to achieve maximum results, including:

1. For PT. Bank MNC Internasional Tbk.
   It is expected that banking sector companies will improve the development of lending in accordance with applicable regulations by always maintaining the principle of prudence, so that credit distribution can be processed optimally and thoroughly in accordance with what is expected. Therefore it will have an

Hafifah Astuti Sugiharti; Nana Diana. Effect of DPK and NPL on Credit Distribution at PT. Bank MNC Internasional Tbk. Period 2016-2020

Page : 284

impact on bank capital if credit distribution is not optimal, causing credit risk to increase.

2. For Further Researchers
It is hoped that more researchers will extend the year of research and increase the number of samples. Because there are several variables that influence credit distribution, researchers must choose the variables to be studied.

REFERENCES

Ali, M. (2004). *Asset Liability Management: "Menyiasati Risiko Pasar dan Risiko Operasional".* Jakarta: PT. Gramedia.

Amelia, K., & Murtiasih, S. (2017, April 1). ANALISIS PENGARUH DPK, LDR, NPL DAN CAR TERHADAP JUMLAH PENYALURAN KREDIT PADA PT. BANK QNB INDONESIA, Tbk PERIODE 2005 - 2014. *Jurnal Ekonomi Bisnis, Vol. 22*.

Arthesa, A., & Handiman, E. (2006). *Bank & Lembaga Keuangan Bukan Bank.* Jakarta: PT. Indeks Kelompok Gramedia.

Banga. (2013).

Binangkit, Y. (2014). SKRIPSI Analisis Pengaruh Dana Pihak Ketiga, Non-Performing Loan, dan Suku Bunga Pinajamn Terhadap Penyaluran Kredit Modal Kerja, Investasi, dan Konsumsi Bank Pembangunan Daerah.

Budiawan. (2008). Analisis Faktor-Faktor yang Mempengaruhi Penyaluran Kredit pada Bank Perkreditan Rakyat (Studi Kasus pada BpR di Wilayah Kerja BI Banjarmasin). . *Tesis Program Studi Magister Manajemen Universitas Diponegoro Semarang*.

Darmawan, K. (2004, Juli). Analisis Rasio-Rasio Bank, Info Bank. 18-21.

Dendawijaya, L. (2003). *Manajemen Perbankan.* Jakarta: Ghalia Indonesia.

Handayani, A. (2018, Februari). PENGARUH DPK, NPL DAN ROA TERHADAP PENYALURAN KREDIT PADA BANK UMUM YANG TERDAFTAR DI BURSA EFEK INDONESIA PERIODE 2011-2014. *Jurnal Penelitian Ekonomi dan Akuntansi, Volume III Nomor 1.* doi:ISSN 2502 - 3764

Iskandar, S. (2013). *Bank dan Lembaga Keuangan Lainnya.* Bogor: IN MEDIA.

Ismaulandy, W. (2014). ANALISIS VARIABEL DPK, CAR, NPL, LDR, ROA, GWM, DAN INFLASI TERHADAP PENYALURAN KREDIT INVESTASI PADA BANK BUMN (PERIODE 2005 – 2013). *JURNAL ILMIAH*.

Kasmir. (2004). *Bank dan Lembaga Keuangan Lainnya.* Jakarta: PT. Rajawali Press.

Kasmir. (2005). *Bank dan Lembaga Keuangan Lainnya.* Jakarta: PT. Raja Grafindo Persada.

Kasmir. (2008). *Dasar-Dasar Perbankan: Sumber Dana Bank.* Jakarta: PT. Raja Grafindo Persada.

Kasmir. (2014). *Dasar-Dasar Perbankan. Edisi Revisi.* Jakarta: Rajawali.

Hafifah Astuti Sugiharti; Nana Diana. Effect of DPK and NPL on Credit Distribution at PT. Bank MNC Internasional Tbk. Period 2016-2020

Page :285

Kuncahyono, D. (2016). PENGARUH DPK, NPL, CAR, ROA, LDR, DAN BOPO TERHADAP PENYALURAN KREDIT (Studi Kasus Bank Umum Go Public di Indonesia Periode 2010 - 2014). *ARTIKEL ILMIAH*.

Martono. (2010). Bank dan Lembaga Keuangan Lain.

Meydianawathi, L. (2006). Analisis Perilaku Penawaran Kredit Perbankan Kepada Sektor UMKM di Indonesia. *Universitas Udayana Denpasar : Buletin Studi Ekonomi, Vol. 12 Nomor 2*.

Nazir, M., Nawaz, M., & Gilani, U. (2010). Relationship between Economic Growth and Stock Market Development. *African Journal of Business and Management*.

Pangestuti, I., & Oktaviani. (2012). PENGARUH DPK, ROA, CAR, NPL, DAN JUMLAH SBI TERHADAP PENYALURAN KREDIT PERBANKAN (Studi Pada Bank Umum Go Public di Indonesia Periode 2008-2011). *DIPONEGORO JOURNAL OF MANAGEMENT, Vol.1 Nomor 1*, 430-438.

Riyadi, S. (2006). *Bank Assets And Liability Management Edisi Ketiga.* Jakarta: Fakultas Ekonomi Universitas Indonesia.

Sari, N., & Abundanti, N. (2016). PENGARUH DPK, ROA, INFLASI DAN SUKU BUNGA SBI TERHADAP PENYALURAN KREDIT PADA BANK UMUM. *E-Jurnal Manajemen Unud, Vol. 5 Nomor 11*. doi:ISSN: 2302-8912

Sinambela, M. (2016, Maret). PENGARUH DANA PIHAK KETIGA (DPK) DAN NON PERFORMING LOAN (NPL) TERHADAP PEMBERIAN KREDIT PT BANK RAKYAT INDONESIA (PERSERO) Tbk. *Jurnal Ilmu Sosial, Vol. 8 Nomor 1*.

Susilo, Y. S., Triandaru, S., & Santoso, A. T. (2006). Bank & Lembaga Keuangan Lainnya.

Hafifah Astuti Sugiharti; Nana Diana. Effect of DPK and NPL on Credit Distribution at PT. Bank MNC Internasional Tbk. Period 2016-2020

Page : 286