ABSTRAK

Penelitian ini bertujuan menganalisis kondisi Non Performing Loan (NPL), Loan to Deposit Ratio (LDR), Net Interest Margin (NIM), dan penyaluran kredit, serta menguji korelasi antar variabel independen dan pengaruhnya terhadap penyaluran kredit secara parsial maupun simultan pada bank yang terdaftar di Bursa Efek Indonesia periode 2020–2024. Penelitian menggunakan pendekatan kuantitatif dengan data sekunder dari laporan keuangan tahunan, serta analisis deskriptif, uji korelasi, regresi linier, uji t dan F, dan uji asumsi klasik. Hasil penelitian menunjukkan bahwa secara parsial maupun simultan, NPL, LDR, dan NIM tidak berpengaruh signifikan terhadap penyaluran kredit. Namun demikian, ditemukan hubungan negatif yang signifikan antara NPL dan NIM, yang menunjukkan bahwa peningkatan risiko kredit cenderung menurunkan kinerja margin bunga bank. Kebaruan penelitian ini terletak pada penggunaan analisis jalur untuk mengidentifikasi hubungan antar rasio keuangan pada perbankan Indonesia pasca pandemi. Secara praktis, penyaluran kredit tidak hanya dipengaruhi indikator internal, tetapi juga faktor eksternal seperti kondisi makroekonomi dan kualitas debitur.

Kata kunci: Non Performing Loan, Loan to Deposit Ratio, Net Interest Margin, Penyaluran Kredit, Perbankan

ABSTRACT

This study aims to analyze the conditions of Non Performing Loan (NPL), Loan to Deposit Ratio (LDR), Net Interest Margin (NIM), and credit distribution, as well as to examine the correlations among independent variables and their partial and simultaneous effects on credit distribution in banks listed on the Indonesia Stock Exchange during 2020–2024. Using a quantitative approach with secondary data from annual financial reports, the study employs descriptive analysis, correlation analysis, linear regression, t-test, F-test, and classical assumption tests. The results show that, both partially and simultaneously, NPL, LDR, and NIM do not have a significant effect on bank lending. However, a significant negative relationship is found between NPL and NIM, indicating that an increase in credit risk tends to reduce the bank's net interest margin performance. The novelty of this study lies in the use of path analysis to identify relationships among financial ratios in the Indonesian banking sector during the post-pandemic period. Practically, bank lending is influenced not only by internal indicators but also by external factors such as macroeconomic conditions and borrower quality.

Keywords: *Non Performing Loan, Loan to Deposit Ratio, Net Interest Margin, Credit Distribution, Banking*

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