

ABSTRAK

Putri Indah Wulandari, 2023. Pengaruh Dana Pihak Ketiga (DPK) dan Giro Wajib Minimum (GWM) Terhadap Penyaluran Kredit Investasi Pada Bank Konvensional yang Terdaftar di Bursa Efek Indonesia (BEI). Skripsi. Jurusan Manajemen Fakultas Ekonomi dan Bisnis Universitas Muhammadiyah Makassar. Dibimbing oleh : Asri Jaya dan Nurlina.

Penelitian ini bertujuan untuk menguji pengaruh Dana Pihak Ketiga (DPK) dan Giro Wajib Minimum (GWM) terhadap penyaluran kredit investasi pada bank konvensional yang terdaftar di Bursa Efek Indonesia (BEI). Populasi dalam penelitian ini yaitu 44 perusahaan bank konvensional. Teknik pengambilan sampel menggunakan *purposive sampling*, berdasarkan kriteria yang telah ditetapkan diperoleh jumlah sampel 14 perusahaan bank konvensional. Jenis penelitian ini menggunakan metode kuantitatif analisis regresi linier berganda dengan uji hipotesis dan koefisien determinasi. Menggunakan perhitungan statistik melalui *Statistical Package for the Social Science* (SPSS) versi 25. Hasil penelitian menunjukkan bahwa Dana Pihak Ketiga (DPK) berpengaruh positif signifikan terhadap penyaluran kredit investasi sedangkan Giro Wajib Minimum (GWM) tidak mempunyai pengaruh signifikan terhadap penyaluran kredit investasi.

Kata kunci: Dana Pihak Ketiga, Giro Wajib Minimum dan Kredit Investasi

ABSTRACT

Putri Indah Wulandari, 2023. *The Influence of Third Party Funds (DPK) and Minimum Statutory Reserves (GWM) on Investment Credit Distribution at Conventional Banks Registered on the Indonesia Stock Exchange (IDX)*. Thesis. Department of Management, Faculty of Economics and Business, University of Muhammadiyah Makassar. Supervised by: Asri Jaya and Nurlina.

This study aims to test the effect of Third Party Funds (DPK) and Minimum Statutory Reserves (GWM) on investment credit distribution at conventional banks listed on the Indonesia Stock Exchange (IDX). The population in this study are 44 conventional bank companies. The sampling technique used purposive sampling, based on predetermined criteria, a sample of 14 conventional bank companies was obtained. This type of research uses quantitative methods of multiple linear regression analysis with hypothesis testing and the coefficient of determination. Using statistical calculations through Statistical Package for the Social Science (SPSS) version 25. The results showed that Third Party Funds (DPK) had a significant positive effect on investment credit distribution, while the Minimum Statutory Reserves (GWM) did not have a significant effect on investment credit distribution.

Keywords: Third Party Funds, Statutory Reserves and Investment Credit