

Bank. Therefore hypothesis 2 in this research was not in accordance with previous research of Arisandi et al., (2015), Giovanni (2014), Pratama (2014) and Arianti et al., (2016) which stated that NPL negatively affect toward credit distribution. But this research is align with research result of Tenrilau (2012) and Febrianto (2013) which stated that NPL does not affect credit distribution.

Hypothesis Test of CAR Variable Effect toward BPD Bank Credit Distribution (lending) Across Indonesia

Based on CAR coefficient, coefficient value obtained had positive mark which means CAR could be used to predict credit distribution, as in this research credit distribution fluctuation possibly caused by sufficient bank capital. The higher CAR ratio owned by bank, the higher possibility for bank to distribute more credit. Therefore it could be concluded that *Capital Adequacy Ratio* (CAR) positively and significantly affected toward credit distribution of Regional Development Bank in Indonesia. This result is in accordance with previous result from Oktaviani (2011) and Arisandi et al., (2015) which stated that CAR has positive effect toward credit distribution.

Hypothesis Test of LDR Variable Effect toward BPD Bank Credit Distribution (lending) Across Indonesia

Based on LDR coefficient, coefficient value obtained had positive mark which means that as LDR increases, then credit distribution of Regional Development Bank in Indonesia increases as well, and vice versa. Therefore, it could be concluded that LDR positively and significantly affected credit distribution of Regional Development Bank across Indonesia. This result affirms Chumaidi (2014), Galih (2011) and Martin et al., (2014) research results which stated that LDR has positive and significant effect toward credit distribution.

Hypothesis Test of ROA Variable Effect toward BPD Bank Credit Distribution (lending) Across Indonesia

Based on ROA coefficient, coefficient value obtained had positive mark which means that as ROA increases, then credit distribution of Regional Development Bank in Indonesia increases as well and vice versa. This indicates that with the increase of ROA obtained by Regional Development Bank in Indonesia used in credit distribution optimization. In addition, such ROA also used for new branch office opening either in province as well outside province or focused on dividend sharing each year for respective Regional Government shareholders. This result is in accordance with previous researches of Ratnawati (2013), Galih (2011) and Chumaidi (2014) which stated that ROA positively effects toward credit distribution.

Hypothesis Test of NIM Variable Effect toward BPD Bank Credit Distribution (lending) Across Indonesia

Regression equation result yielded positive and significant value for this variable that it could be said that change (increase or decrease) in NIM value affected toward credit distribution. In this matter, NIM had positive value and effect as bank had been optimal in placing productive asset in form of credit. The higher the NIM ratio, then bank would be more effective in obtaining its operational income from asset in form of credit. This result is in accordance with previous researches from Primasari (2015) and Arianti et al., (2016) which stated that NIM positively affect toward credit distribution.

Hypothesis Test of BOPO Variable Effect toward BPD Bank Credit Distribution (lending) Across Indonesia

According to theory if operational cost ratio toward operational income (BOPO) decrease that means that such bank succeed in distributing its expense to generate income. It means that the lower the BOPO then interest income that originate from credit distribution could cover interest granted to depositors. The lower BOPO ratio of certain bank means the more efficient operational expense, making such bank in lesser possibility to be in troubled condition and more credit distributed (Siamat, 2015). Therefore it could said that Operational Expense of Operational Income (BOPO) negatively and significantly affects toward credit distribution of Regional Development Bank in Indonesia. This research result is in accordance with Chumaidi (2014) and Pratama (2014) results which stated that BOPO negatively affect toward credit distribution.

The Most Dominant Variable toward Credit Distribution (lending) of BPD Bank Across Indonesia

Based on regression beta coefficient it could be concluded that DPK variable had higher or more dominant effect toward credit distribution of BPD Bank credit with regression beta coefficient value of (+) 16.337. This is due to fund collected by society (Third Parties Fund) are largest fund sources bank most relies on (Dendawijaya, 2009). Bank activity upon collecting fund from society is re-distributing such fund into society in need, in form of loan or commonly known as credit (Kasmir, 2008). So that hypothesis which said that DPK variable has dominant effect toward credit distribution of Regional Development Bank across Indonesia could be accepted. This result is in accordance with research results of Oka et al., (2015) and Tenrilau (2012).

Conclusion

1. Simultaneous testing using F Test yielding result that Third Parties Fund (DPK), *Non Performing Loan* (NPL), *Capital Adequacy Ratio* (CAR), *Loan to Deposit Ration* (LDR), *Return on Asset* (ROA), *Net Interest Margin* (NIM), and *Operational Expense of Operational Income* (BOPO) simultaneously affect toward Credit Distribution (lending) on Regional Development Bank Across Indonesia.

2. Partial testing using T-Test showed that Third Parties Fund (DPK) positively and significantly affect, *Non Performing Loan* (NPL) does not affect, *Capital Adequacy Ratio* (CAR) positively and significantly affect, *Loan to Deposit Ratio* (LDR) positively and significantly affect, *Net Interest Margin* (NIM) positively and significantly affect and also Operational Expense of Operational Income (BOPO) negatively and significantly affect toward Credit Distribution (lending) on Regional Development Bank across Indonesia.
3. The most dominant and influential variable toward Credit Distribution of Regional Development Bank across Indonesia is Third Parties Fund (DPK) variable.

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