

**Analisis Faktor-Faktor Yang Berpengaruh Terhadap Pemberian  
Kredit ( Studi Kasus Pada Perusahaan Perbankan Yang Terdaftar Di  
Bursa Efek Indonesia Periode 2012-2014 )**

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**ABSTRAK**

Saat ini, perkembangan dalam dunia bisnis sangat maju pesat. Hal ini disebabkan adanya persaingan bebas dan globalisasi. Persaingan bebas dalam dunia bisnis ditandai dengan semakin banyaknya perusahaan-perusahaan baru yang ikut masuk kompetisi. Globalisasi membuat perusahaan mengembangkan strategi untuk tetap bertahan dalam mengikuti persaingan. Oleh karena itu, setiap perusahaan harus mampu bekerja dan mengelola perusahaan secara profesional agar tetap dapat bersaing dan bertahan.

Populasi pada penelitian ini yaitu keseluruhan perusahaan Perbankan yang terdaftar di Bursa Efek Indonesia, yaitu dari tahun 2012 sampai 2014. Pengambilan sampel dalam penelitian ini menggunakan purposive sampling, bahwa populasi yang akan dijadikan sampel dalam penelitian ini adalah populasi yang memenuhi kriteria sampel tertentu. Alat analisis yang digunakan adalah regresi linier berganda.

Ada pengaruh Capital Adequacy Ratio (CAR) terhadap pemberian kredit pada . Setiap peningkatan Capital Adequacy Ratio (CAR) akan mempengaruhi pemberian kredit. Ada pengaruh Loan to Deposit Ratio (LDR) terhadap pemberian kredit pada . Setiap peningkatan Loan to Deposit Ratio (LDR) akan mempengaruhi pemberian kredit. Ada pengaruh Non Performing Loan (NPL) terhadap pemberian kredit. Setiap peningkatan Non Performing Loan (NPL) akan mempengaruhi pemberian kredit, Ada pengaruh Return On Asset (ROA) terhadap pemberian kredit. Setiap peningkatan Return On Asset (ROA) akan mempengaruhi pemberian kredit, Ada pengaruh Net Interest Margin (NIM) terhadap pemberian kredit. Artinya setiap peningkatan Net Interest Margin (NIM) akan mempengaruhi pemberian kredit, Ada pengaruh Rasio Biaya Operasional terhadap Pendapatan Operasional (BOPO) terhadap pemberian kredit pada. Setiap peningkatan Rasio Biaya Operasional terhadap Pendapatan Operasional (BOPO) akan mempengaruhi pemberian kredit Ada pengaruh CAR, LDR, NPL, ROA, NIM, dan BOPO terhadap pemberian kredit. Setiap peningkatan CAR, LDR, NPL, ROA, NIM, dan BOPO akan mempengaruhi pemberian kredit

Kata Kunci : CAR, LDR, NPL, ROA, NIM, dan BOPO terhadap pemberian kredit

## **Analysis Of Factors Influenced On Loan Application ( Case Study On Banking Companies Listed In Indonesia Stock Exchange Over The Period 2012 to 2014 )**

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### **ABSTRACT**

Today, the business world is growing rapidly This is due to the existence of free competition and globalization. Free competition in the business world characterized by the increasing number of new companies that join in the competition. The globalisation makes companies develop strategies to survive in the competition. Therefore, every company must be able to work and manage the company in a professional manner in order to remain competitive and survive.

The population in this study is all the banking companies listed on Indonesia Stock Exchange, over the period 2012 to 2014. The samples in this study using purposive sampling, that is taken from population that meets the criteria. The analysis tool used is multiple linear regression.

There is an influence of Capital Adequacy Ratio (CAR) on loan application. This means that any increase in the Capital Adequacy Ratio (CAR) will effect. There is an influence of the Loan to Deposit Ratio (LDR) on loan application. This means that any increase in the loan to deposit ratio (LDR) will effect. There is an influence of Non Performing Loan (NPL) on loan application. This means that any increase in non-performing loans (NPL) will effect. There is an influence Return On Asset (ROA) on loan application. This means that any increase Return On Asset (ROA) will effect, There is an influence of the Net Interest Margin (NIM) on loan application. This means that any increase in the Net Interest Margin (NIM) will effect, There is an influence Ratio Operating Expenses to Operating Income (BOPO) on loan application. This means that any increase in the ratio of Operating Expenses to Operating Income (BOPO) will effect There is an influence of CAR, LDR, NPLs, ROA, NIM and BOPO on loan application. This means that any increase in CAR, LDR, NPLs, ROA, NIM and BOPO will affect

Keyword : CAR, LDR, NPL, ROA, NIM and BOPO, loan application