Pengaruh Character, Capacity, Capital, Collateral dan Condition of Economy terhadap Keputusan Pemberian Kredit pada Bank Perkreditan Rakyat Kedung Arto di Kota Semarang

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ABSTRAK

Tujuan peneliti ini adalah untuk menganalisis pengaruh positif dan signifikan antara character, capacity, capital, collateral dan condition of economy secara parsial maupun bersama-sama terhadap keputusan pemberian kredit. Objek penelitian ini adalah para analis kredit Bank Perkreditan Rakyat yang ada di kota semarang dengan jumlah 48 responden.

Metode analisis yang digunakan adalah regresi linier berganda, yaitu untuk meramalkan keadaan (naik turun) variabel dependen bila dua atau lebih variabel independen sebagai vector predictor dimanipulasi (di naik turunkan nilainya) dan untuk mengetahui pengaruh variabel independen terhadap variabel dependen digunakan uji F untuk pengaruh secara simultan dan uji T untuk pengaruh secara parsial.

Hasil penelitian ini menunjukkan bahwa secara parsial character, capacity, capital, collateral dan condition of economy berpengaruh positif dan signfikan terhadap keputusan pemberian kredit pada BPR kedung Arto di kota semarang. Secara bersama-sama terbukti bahwa variabel character, capacity, capital, collateral dan condition of economy berpengaruh positif dan signifikan terhadap keputusan pemberian kredit BPR di kota semarang. Adapun besarnya pengaruh character, capacity, capital, collateral dan condition of economy terhadap keputusan pemberian kredit pada Bank Perkreditan Rakyat di kota semarang adalah 73,8%.

Kata Kunci   :   Character, Capacity, Capital, Collateral, Condition of Economy, Pemberian Kredit.

The Influance of Character, Capacity, Capital, Collateral and Condition of Economy on Credit Approval of Rural Banks (BPR) Kedung Arto in Semarang

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ABSTRACT

This research aims to analyze the influence of positive and significant correlation between character, capacity, capital, collateral, and condition of economy as partially and simultaneosly on credit approval. The Object of this research is credit analysts of rural banks (BPR) in the Semarang with the number of 48 respondents.

The analytical method used is multiple linear regression, which is to predict the state (up and down) dependent variable when two or more independent variables manipulated as vector predictor (increase and decrease the value) and to determine the effect of independent variable on the dependent variable using F test as simultaneously influance and T test for partial influence.

The results of this research indicate that partially character, capital, capacity, collateral, and condition of economy influence positively and significantly on credit approval of rural banks (BPR) Kedung Arto in Semarang. As simultanceously, variables of character, capacity, capital, collateral and condition of economy influence positively and significantly on credit approval in BPR in Semarang. As for the amount of influence of character, capacity, capital, collateral and condition of economy on credit apporaval of rural banks (BPR) Kedung Arto in Semarang is 73,8%.

Keyword   :   Character, Capacity, Capital, Collateral, Condition of Economy, Credit Approval