

RINGKASAN

Penelitian ini bertujuan untuk menganalisis pengaruh faktor Biaya Operasional terhadap Pendapatan Operasional (BOPO), *Capital Adequacy Ratio* (CAR), Dana Pihak Ketiga (DPK), dan *Non Performing Loan* (NPL) terhadap Pemberian Kredit pada Bank Perkreditan Rakyat di Wilayah Kerja OJK Purwokerto periode 2012-2015.

Penelitian ini menggunakan model analisis regresi berganda sebagai alat pengujian hipotesis. Populasi dalam penelitian ini adalah seluruh BPR yang ada di wilayah kerja OJK Purwokerto periode 2012-2015 sebanyak 20 bank. Metode pemilihan sampel yang digunakan dalam penelitian ini menggunakan metode *purposive sampling* dan didapatkan sampel sebanyak 18 bank.

Dari hasil penelitian didapatkan : (1) Biaya Operasional terhadap Pendapatan Operasional berpengaruh negatif terhadap pemberian kredit, (2) *Capital Adequacy Ratio* tidak berpengaruh terhadap pemberian kredit, (3) Dana Pihak Ketiga berpengaruh positif terhadap pemberian kredit, (4) *Non Performing Loan* berpengaruh negatif terhadap pemberian kredit.

Implikasi dari kesimpulan di atas yaitu (1) Pihak manajemen BPR perlu meningkatkan pengelolaan biaya operasional sehingga dapat mengoptimalkan pendapatan dari kredit yang disalurkan. (2) Manajemen bank harus mengoptimalkan sumber dana *finansial* yang besar sehingga dapat menyalurkan dana dalam bentuk pemberian kredit yang lebih besar kepada masyarakat. (3) Manajemen harus meningkatkan jumlah Dana Pihak Ketiga. (4) Manajemen bank perlu meningkatkan prinsip kehati-hatian kepada calon kreditur untuk mengantisipasi kredit bermasalah.

Kata Kunci : Pemberian Kredit, Biaya Operasional terhadap Pendapatan Operasional (BOPO), *Capital Adequacy Ratio* (CAR), Dana Pihak Ketiga (DPK), *Non Performing Loan* (NPL).

SUMMARY

This research is purpose to analyze the effect of Operating Expenses to Operating Income Ratio (BOPO), Capital Adequacy Ratio (CAR), Third Party Fund (DPK) and Non Performing Loan (NPL) on Credit Distribution at Rural Bank conventional registred at the Otoritas Jasa Keuangan Purwokerto work area on period 2012-2015.

This research used multiple analysis regression analysis method as a hypothesis testing tool. Population in this research is all existing BPR in working area of OJK Purwokerto on period 2012-2015 counted 20 bank. Sample selection method used in this research is purposive sampling method and obtain sample of 18 banks.

The result of this research are: (1) Operating Expenses to Operating Income Ratio (BOPO) had a negative influence on Credit Distribution, (2) Capital Adequacy Ratio (CAR) had no influence on Credit Distribution, (3) Third Party Fund (DPK) had a positive influence on Credit Distribution, (4) Non Performing Loan (NPL) had a negative influence on Credit Distribution.

The implications of the above conclusion is (1) The management of BPR need to improve the management of operational cost so can optimize the earnings from credit distribution, (2) The management of BPR must optimize the large financial resources so can distribute more credit distribution to public, (3) The bank management must increase the amount of Third Party Funds, (4) The bank management needs to improve the prudential principle to prospective creditors to anticipate non-performing loans.

Keywords: *Credit Distribution, Operating Expenses to Operating Income Ratio (BOPO), Capital Adequacy Ratio (CAR), Third Party Fund (DPK), Non Performing Loan (NPL).*