

RINGKASAN

Penelitian ini bertujuan untuk mengetahui pengaruh *Capital Adequacy Ratio (CAR)*, *Return On Asset (ROA)*, *Non Performing Loan (NPL)*, Dana Pihak Ketiga (DPK) dan Pinjaman Diterima terhadap kredit yang diberikan perbankan. Populasi dalam penelitian ini adalah seluruh Bank Perkreditan Rakyat (BPR) yang berada di bawah Otoritas Jasa keuangan (OJK) Purwokerto. Adapun wilayah tersebut meliputi Kabupaten Banyumas, Kabupaten Purbalingga, Kabupaten Banjarnegara dan Kabupaten Cilacap. Jumlah sampel yang diambil adalah 8 Bank Perkreditan Rakyat (BPR). *Purposive sampling method* digunakan dalam penentuan sampel. Data yang digunakan merupakan data laporan keuangan triwulan bank dari tahun 2014-2017.

Berdasarkan hasil penelitian dan analisis data dengan regresi data panel menggunakan program Eviews 6.0 menunjukkan bahwa: (1) *Capital Adequacy Ratio (CAR)* tidak berpengaruh terhadap kredit perbankan, (2) *Return On Asset (ROA)* berpengaruh positif dan signifikan terhadap kredit perbankan, (3) *Non Performing Loan (NPL)* berpengaruh negatif terhadap kredit perbankan, (4) Dana Pihak Ketiga (DPK) tidak berpengaruh terhadap kredit perbankan, (5) Pinjaman Diterima tidak berpengaruh terhadap kredit perbankan.

Implikasi dari kesimpulan diatas yaitu dalam upaya meningkatkan kredit yang diberikan, pihak manajemen Bank Perkreditan Rakyat (BPR) sebaiknya memperhatikan berbagai kebijakan. Pertama, tidak membatasi kredit dengan tetap menjaga rasio *Non Performing Loan (NPL)*, sebab *Capital Adequacy Ratio (CAR)* juga tergolong tinggi dan mampu menutup semua risiko yang ada. Kedua, adanya Lembaga Penjamin Simpanan (LPS), diharapkan BPR menggunakan Dana Pihak Ketiga (DPK) sebagai pembiayaan kredit.

Kata Kunci: kredit bank, faktor internal bank

SUMMARY

This study aims to determine the effect of Capital Adequacy Ratio (CAR), Return On Assets (ROA), Non Performing Loans (NPL), Third Parties Fund (DPK) and Loans Received on loans granted by banks. The population in this study are all Bank Perkreditan Rakyat (BPR) which are under the Purwokerto Financial Services Authority (OJK). The area includes Banyumas Regency, Purbalingga Regency, Banjarnegara Regency and Cilacap Regency. The number of samples taken is 8 Bank Perkreditan Rakyat (BPR). Purposive sampling method is used in determining samples. The data used is quarterly financial statement data from 2014-2017.

Based on the results of research and data analysis with panel data regression using the program Eviews 6.0 shows that: (1) Capital Adequacy Ratio (CAR) has not effect on bank credit, (2) Return on Assets (ROA) have positive and significant effect on bank credit, (3) Non Performing Loans (NPL) have a negative effect on bank credit, (4) Third Parties Fund (DPK) have no effect on bank credit, (5) Loans Received have no effect on bank credit.

The implication of the above conclusion is that in an effort to increase the credit provided, the management of the Bank Perkreditan Rakyat (BPR) should pay attention to various policies. First, it does not limit credit while maintaining the ratio of Non Performing Loans (NPL), because Capital Adequacy Ratio (CAR) is also high and is able to cover all existing risks. Secondly, the existence of the Deposit Insurance Corporation (LPS), it is expected that BPR uses Third Parties Fund (DPK) as credit financing.

Keyword: bank credit, bank internal factors