

ABSTRACT

INFLUENCE ACCOUNTING INFORMATION AND NON ACCOUNTING INFORMATION AGAINST LENDING DECISION MAKING (CASE STUDY AT PT. BANK PEMBANGUNAN DAERAH LAMPUNG)

BY

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This study aims to examine influence accounting information and non accounting information at PT. Bank Pembangunan Daerah Lampung. There are two independent variable in this study, accounting information and non accounting information. While dependent variable is lending decision making. The type of this study is explanatory research. Data collection technique that used in this study was questionnaire and observation, with total sample 30 credit section employee at PT. Bank Pembangunan Daerah Lampung. The existing data analyzed by Statistical Package for Social Science (SPSS) with multiple linier regression analysis.

The results of hypothesis testing shows that accounting information and non accounting information have a positive influence against lending decision making at PT. Bank Pembangunan Daerah Lampung, meaning that the higher accounting information and non accounting information given the higher level of lending decision making. In analyzing the financial statements of prospective customers, PT. Bank Pembangunan Daerah Lampung using four measurements financial ratios including liquidity ratios, solvability ratios, profitability ratios, and activity ratio. Beside analyze information from the financial statements, the bank also analyze collateral, loan term, and the intended use of loan a borrower.

Keywords: Accounting information, non accounting information, and lending decisions.