

ABSTRACT

ANALYSIS OF DETERMINANTS OF CREDIT DISTRIBUTION BY RURAL BANKS IN THE PROVINCE OF LAMPUNG (PERIOD 2010: 01-2015: 12)

By

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This research aims to analyze credit distribution by the Rural Bank in the Province of Lampung, variable used as a proxy for this study is the third-party funds, loan to deposit ratio, Return On Assets and Capital Adequacy Ratio and the BI Rate, this study uses data time series from January 2010 to December 2015, the method used is the Error Correction Model (ECM).

Results t test shows that the variable Third Party Funds (DPK), Loan to Deposit Ratio (LDR) Return On Assets (ROA), Capital Adequacy Ratio (CAR), and BI rate significant impact on the credit distribution by Rural Bank in the Province of Lampung. While the F test results showed that the variables Third-Party Funds, Loan to Deposit Ratio, Return On Assets, Capital Adequacy Ratio and BI rate together affect on credit distribution by Rural banks in the Province of Lampung.

Keywords: BI Rate, Error Correction Model (ECM), Capital Adequacy Ratio (CAR), Credit Distribution, Loan to Deposit Ratio (LDR), Rural Bank, Return On Assets (ROA), Third party funds (DPK).

ABSTRAK

ANALISIS DETERMINAN PENYALURAN KREDIT OLEH BANK PERKREDITAN RAKYAT DI PROVINSI LAMPUNG (PERIODE 2010:01 – 2015:12)

Oleh

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Penelitian ini bertujuan untuk menganalisis determinan penyaluran kredit oleh Bank Perkreditan Rakyat di Provinsi Lampung, variabel yang digunakan sebagai proksi penelitian ini adalah Dana Pihak Ketiga, *Loan to Deposit Ratio*, *Return On Assets*, dan *Capital Adequacy Ratio* dan *BI Rate*, penelitian ini menggunakan data *time series* periode Januari 2010 sampai Desember 2015, alat analisis yang digunakan adalah *Error Correction Model* (ECM).

Hasil penelitian uji-t menunjukkan bahwa variabel Dana pihak ketiga (DPK), *Loan to Deposit Ratio* (LDR) dan *Return On Asset* (ROA), *Capital Adequacy Ratio* (CAR), dan *BI rate* berpengaruh signifikan terhadap penyaluran kredit Bank Perkreditan Rakyat di Provinsi Lampung. Sedangkan hasil uji F menunjukkan bahwa variabel Dana Pihak Ketiga, *Loan to Deposit Ratio*, *Return On Assets*, *Capital Adequacy Ratio* dan *BI Rate* secara bersama-sama mempengaruhi penyaluran kredit Bank Perkreditan Rakyat di Provinsi Lampung.

Kata kunci : Bank Perkreditan Rakyat, *BI Rate*, *Error Correction Model* (ECM), *Capital Adequacy Ratio* (CAR), Dana Pihak Ketiga (DPK), *Loan to Deposit Ratio* (LDR), Kredit, *Return On Asset* (ROA),