

**PENGARUH RASIO PERMODALAN, LIKUIDITAS, DAN BI RATE
TERHADAP PERTUMBUHAN KREDIT MODAL KERJA
(Studi Kasus pada Perusahaan Perbankan yang Terdaftar di BEI Periode
2019-2021)**

Oleh

Ni Made Erina Virgayanti, NIM 1917051082

Jurusan Ekonomi dan Akuntansi

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), dan BI Rate terhadap Pertumbuhan kredit Modal Kerja. Populasi yang digunakan dalam penelitian ini adalah bank umum konvensional yang terdaftar di Bursa Efek Indonesia periode 2019-2021. Sampel dalam penelitian ini sebanyak 39 perusahaan dengan pengamatan selama 3 tahun, teknik pengambilan sampel yang digunakan dalam penelitian ini yaitu purposive sampling. Adapun variabel terikat dalam penelitian ini adalah pertumbuhan kredit modal kerja dalam persen, serta variabel bebasnya yaitu Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), dan BI Rate. Metode analisis yang digunakan adalah regresi linier berganda dengan tingkat signifikansi 5%. Hasil penelitian menunjukkan bahwa Capital Adequacy Ratio (CAR) dan Loan to Deposit Ratio (LDR) berpengaruh positif dan signifikan terhadap pertumbuhan kredit modal kerja, sedangkan BI Rate tidak berpengaruh signifikan terhadap pertumbuhan kredit modal kerja.

Kata Kunci: CAR, LDR, BI Rate, Pertumbuhan Kredit

***THE EFFECT OF CAPITAL RATIO, LIQUIDITY, AND BI RATE ON
WORKING CAPITAL LOAN GROWTH (Case Study on Banking Companies
Listed on IDX Period 2019-2021)***

By

Ni Made Erina Virgayanti, NIM 1917051082

Department of Economics and Accounting

ABSTRACT

This study aims to analyses the effect of Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), and BI Rate on working capital lending growth. The population used in this research is a conventional commercial bank listing on the Indonesia Stock Exchange during the years 2019 to 2021. The sample of this research was oobtained by purposive sampling method and consisted of 39 companies with observation for 3 years. The dependent variable of this research is the working capital lending growth in percent, the independent variable of this research are Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), and BI Rate. The analytical method used was multiple regression with a significance level of 5%. The results of this research showed that Capital Adequacy Ratio (CAR) and Loan to Deposit Ratio (LDR) have a significant positive effect of working capital lending growth, while BI Rate have no significant effect of working capital lending growth.

Keywords : Capital Adequacy Ratio, Loan to Deposit Ratio, BI Rate, Lending Growth