

ABSTRAK

Tujuan penelitian ini adalah untuk mengetahui pengaruh Biaya Operasional Pendapatan Operasional (BOPO), *Capital Adequacy Ratio* dan *Loan to Deposit Ratio* terhadap jumlah penyaluran kredit pada bank yang terdaftar di Bursa Efek Indonesia periode 2015-2019. Penelitian ini menggunakan metode *purposive sampling* dalam memilih sampelnya. Objek dalam penelitian ini bank di Indonesia periode 2015 – 2019, (21 perusahaan perbankan, 105 data).

Analisis data dalam penelitian ini menggunakan analisis regresi. Persamaan regresi telah diuji dengan uji asumsi klasik dan analisis regresi linear berganda. Hasil penelitian menunjukkan bahwa rasio *Capital Adequacy Ratio* (CAR) dan *Loan to Deposit Ratio* (LDR) berpengaruh positif dan signifikan terhadap penyaluran kredit sedangkan Biaya Operasional Pendapatan Operasional (BOPO) tidak berpengaruh terhadap penyaluran kredit. Hasil uji koefisien determinasi R square menunjukkan nilai sebesar 28,8 %.

Kata kunci : Biaya Operasional Pendapatan Operasional (BOPO), *Capital Adequacy Ratio* (CAR), *Loan to Deposit Ratio* (LDR), Penyaluran Kredit.

ABSTRACT

The purpose of this research was to determine the effect of Operating Expenses Operating Income (BOPO), Capital Adequacy Ratio and Loan to Deposit Ratio to the amount of lending banks in Indonesian stock exchange at 2015 - 2019. This study uses a purposive method sampling in selecting the sample. The object in this study is the banks in Indonesia period 2015 - 2019 (21 banks, 105 datas).

Data analysis in this research used regression analysis. The regression equation has been tested using classical assumption and multiple linear regression analysis. While hypothesis test using t - test to test the effect of partial variable and F-test to test effect of simultan variable. The results showed that in simultan, all independent variable (BOPO, Capital Adequacy Ratio (CAR) and Loan to Deposit Ratio (LDR) influence on dependent variable (lending) . The results showed that in partial, Capital Adequacy Ratio (CAR) and Loan to Deposit Ratio (LDR) positive and significant effect on Total Lending while BOPO is not effect to the amount of lending. The coefficient of determination R square test results showed a value of 28.8%.

Keywords: Operating Expenses Operating Income (BOPO), Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), Amount of Credit Distribution.