PENGARUH INFORMASI AKUNTANSI DAN NON AKUNTANSI

TERHADAP KEPUTUSAN PEMBERIAN KREDIT

Oleh :

Junike Taroci Runesi

18061118

Fakultas Ekonomi, Jurusan Akuntansi

Universitas Mercu Buana Yogyakarta

ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh *Fixed Asset Turn Over, Leverage,* Profitabilitas, dan Jaminan. Fenomena yang terjadi adalah pelaku usaha masih mikir-mikir untuk melakukan pinjaman kredit ke Bank. Karena suku bunga acuan   BI turun menjadi 3,5%. karena tidak kepastian akibat Covid-19 bunga kredit di bank menjadi tinggi. Pada masa pandemi Covid-19 ini Faktor Perbankan lebih berhati-hati dari bank dalam menyalurkan kredit dan juga lebih selektif memilih debitur. Data penelitian ini berasal dari laporan keuangan seluruh Bank di Indonesia yang terdaftar di Otoritas Jasa Keuangan (OJK) periode 2019-2020. Data Sampel yang berhasil di analisis di dalam penelitian ini berasal dari 214 perusahaan yang diperoleh dari metode *Purposivve* Sampling. Analisis data dilakukan dengan menggunakan teknik analisis berupa Uji Regresi Berganda. Hasil analisis bahwa variabel Fixed Asset Turn Over berpengaruh terhadap Keputusan Pemberian Kredit, Leverage tidak berpengaruh terhadap keputusan pemberian kredit, Profitabilitas berpengaruh terhadap keputusan pemberian kredit, Jaminan tidak berpengaruh terhadap keputusan pemberian kredit.

Kata Kunci : *Fixed Asset Turn Over, Leverage,* Profitabilitas, dan Jaminan.

THE EFFECT OF ACCOUNTING AND NON-ACCOUNTING INFORMATION ON CREDIT DECISIONS

By :

Junike Taroci Runesi

18061118

Faculty of Economics, Department of Accounting

Mercu Buana University Yogyakarta

ABSTRACT

This study aims to examine the effect of Fixed Asset Turn Over, Leverage, Profitability, and Collateral. The phenomenon that occurs is that business actors are still thinking about making credit loans to banks. Because the BI benchmark interest rate fell to 3.5%. because of uncertainty due to Covid-19 credit interest in banks has become high. During this Covid-19 pandemic, Banking Factors were more careful than banks in extending credit and were also more selective in choosing debtors. This research data comes from the financial statements of all banks in Indonesia registered with the OJK for the 2019-2020 period. Data The samples that were successfully analyzed in this study came from 214 companies obtained from the Purposive Sampling method. Data analysis was carried out using an analytical technique in the form of Multiple Regression Test. The results of the analysis that the Fixed Asset Turn Over variable has an effect on lending decisions, Leverage has no effect on lending decisions, Profitability has no effect on lending decisions, collateral has no effect on lending decisions.

Keywords: Fixed Asset Turn Over, Leverage, Profitability, and Collateral.