

**PENGARUH FAKTOR INTERNAL BANK TERHADAP
PEMBERIAN KREDIT PADA SEPULUH BANK TERBESAR
DI INDONESIA**

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ABSTRACT

The objective of this research is to know the influence of bank internal factors to volume credit of ten banking in Indonesia. This research use bank internal factors as independent variable and volume credit as dependent variable. Bank internal factors measured by third party fund (X_1), capital adequacy ratio (X_2), return on asset (X_3) and non performing loan (X_4).

This research use associative method. Data pooling use in this research is a combination among cross section and time series that its got from 3 years annual report of 10 bank listing in Bursa Efek Indonesia period 2007-2009. The analysis method used statistical method which is double linear regression, T test and F test. T test is used to analysis the partial influence of independent variable to dependent variable. F test is used to analysis simultaneous of independent variable to dependent variable.

The result of this research shows that third party fund and return on asset have positive and not significant influence to volume credit, it shows from t arithmetic 0.966 with signification $0,343 > 0,05$. Capital adequacy ratio (CAR) have negative and significant influence to volume credit, it shows from t arithmetic -3.107 with signification $0,005 < 0,05$. Return On Asset (ROA) have positive and significant influence to volume credit, it shows from t arithmetic 4.717 with signification $0,000 < 0,05$. Non performing loan (NPL) have positive and not significant influence to volume credit, it shows from t arithmetic 1.641 with signification $0,113 > 0,05$. The result of F test shows F arithmetic $> F$ table with signification $0,000 < 0,05$. From the analysis result, can take conclusion that third party fund, capital adequacy ratio, return on asset and non performing loan have simultaneous influence to volume credit.

Keywords: Third Party Fund, Capital Adequacy Ratio, Return on Asset, Non Performing Loan, Volume Credit