

## ABSTRAK

Penelitian ini bertujuan untuk mengetahui bukti empiris mengenai pengaruh Implementasi Prinsip Pembiayaan Kredit dan Kredit Macet terhadap Kinerja Keuangan (*Asset Quality*). Sampel penelitian ini adalah PT Reksa Finance Cabang Pondok Pinang periode 2013-2015. Variabel pada penelitian ini ada tiga yaitu, Kinerja Keuangan (*Asset Quality*) sebagai variabel dependen, sedangkan Implementasi Prinsip Pembiayaan Kredit 5C (*character, capacity, capital, collateral, condition of economy*) dan Kredit Macet (*non performing loan*) sebagai variabel independen. Metode analisis yang digunakan dalam penelitian ini adalah analisis regresi dengan menggunakan program SPSS. Hasil penelitian menunjukkan bahwa Implementasi prinsip pembiayaan kredit dan kredit bermasalah berpengaruh secara signifikan terhadap Kinerja Keuangan (*Asset Quality*) dengan nilai t-hitung semua variabel  $< 0,05$ .

**Kata kunci:** *Asset Quality, 5C, character, capacity, capital, collateral, condition of economy, non performing loan*

## ABSTRACT

*The purpose of this research is to obtain empirical evidence about the implementation of the principle of credit financing and Non Performing Loan to Financial Performance (Asset Quality). Sample of this research is PT Reksa Finance Period 2013-2015. There are three variables used in this research, Financial Performance (Asset Quality) as dependent variabel, while implementation of the principle of credit 5C (character, capacity, capital, collateral, condition of economy) and Non Performing Loan as Independent vriabels. The method of analysis used in this research is binary regression by using SPSS. By overall test, this research found that implementation of the principle of credit financing and non performing loan are significant effects to financial performance with value t-count all variabels  $< 0,05$ .*

**Key words:** *Asset Quality, 5C, character, capacity, capital, collateral, condition of economy, non performing loan*