

ABSTRAK

ANALISIS HUBUNGAN RASIO LAPORAN KEUANGAN DEBITUR DENGAN TINGKAT KETERLAMBATAN PEMBAYARAN KREDIT Studi Kasus Pada PT. Bank BTPN Yogyakarta

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Tujuan dari penelitian ini adalah untuk mengetahui bagaimana analisis hubungan rasio laporan keuangan debitur dengan tingkat keterlambatan pembayaran kredit. Dalam penelitian ini, penulis memperoleh kesimpulan mengenai analisis hubungan rasio keuangan debitur dengan tingkat keterlambatan pembayaran kredit, yaitu: (1) Dari koefisien korelasi Pearson, r untuk *current ratio* debitur bidang manufaktur adalah $-0,648$. Hasil t hitung *current ratio* bidang manufaktur $-2,251$ (lebih kecil dari t tabel $-1,895$). Jadi, semakin tinggi *current ratio* berarti tingkat keterlambatan pembayaran angsuran kredit debitur bidang manufaktur semakin rendah. (2) Dari koefisien korelasi Pearson, r untuk *total assets to total liabilities* debitur bidang manufaktur adalah $0,683$. Hasil t hitung *total assets to total liabilities* bidang manufaktur $2,474$ (lebih besar dari t tabel $-1,895$). Jadi, semakin tinggi *total assets to total liabilities* berarti tingkat keterlambatan pembayaran angsuran kredit debitur bidang manufaktur semakin tinggi pula. (3) Dari koefisien korelasi Pearson, r untuk *Profit margin* debitur bidang manufaktur adalah $-0,646$. Hasil t hitung *profit margin* bidang manufaktur $-2,239$ (lebih kecil dari t tabel $-1,895$). Jadi, semakin tinggi *profit margin* berarti tingkat keterlambatan pembayaran angsuran kredit debitur bidang manufaktur semakin rendah.

ABSTRACT

RELATION BETWEEN THE DEBTOR FINANCIAL STATEMENT RATIO ANALYSIS WITH THE DELAY LEVEL OF CREDIT PAYMENT A Case Of PT. Bank BTPN Yogyakarta

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The purpose of this research was to know the relation between the debtor financial statement ratio analysis with delay level of credit payment. In this research, the writer reached the following conclusion. (1) From the Spearman coefficient correlation the r for the debtor current ratio of the manufactured sector was $-0,648$. The t measurement result of the debtor current ratio for the manufacture sector was $-2,251$ (which was less than the table $t -1,895$). The higher the current ratio, the lower the debtor's delay of credit for the manufacture sector. (2) From the Spearman coefficient correlation the r for the debtor total assets to total liabilities of the manufactured sector was $0,683$. The t measurement result of the debtor total assets to total liabilities for the manufacture sector was 2.474 (which was high than the table $t -1,895$). The higher the total assets to total liabilities, the higher the debtor's delay of credit for the manufacture sector. (3) From the Spearman coefficient correlation the r for the debtor profit margin of the manufactured sector was $-0,648$. The t measurement result of the debtor profit margin for the manufacture sector was $-2,239$ (which was less than the table $t -1,895$). The higher the profit margin, the lower the debtor's delay of credit for the manufacture sector