

ABSTRAK

PENGARUH KREDIT MASYARAKAT DAN CADANGAN DANA BANK TERHADAP LIKUIDITAS BANK

Studi Kasus Pada PT.BPR Kembang Parama Muntilan.

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2003

Penelitian ini bertujuan untuk mengetahui pengaruh kredit masyarakat dan cadangan dana bank terhadap likuiditas bank selama 10 tahun terakhir. Jenis penelitian ini adalah studi kasus yang dilakukan pada PT.BPR Kembang Parama Muntilan.

Data diperoleh dengan langkah-langkah: (1) Mengadakan pengamatan secara langsung terhadap subjek dan objek penelitian sehubungan dengan kegiatan yang dilakukan perusahaan, (2) Mengadakan wawancara antara subjek dengan peneliti sehubungan dengan data kredit masyarakat dan cadangan dana bank pada perusahaan, (3) Mengumpulkan dan mempelajari dokumen atau data yang ada dalam bank yang berhubungan dengan penelitian. Data dianalisis menggunakan Analisis Regresi Berganda (Uji F) dan dilakukan pengujian hipotesis koefisien regresi (Uji t) untuk mengetahui pengaruh secara simultan maupun individual kredit masyarakat dan cadangan dana bank terhadap likuiditas bank.

Hasil penghitungan ditemukan bahwa uji koefisien variabel kredit masyarakat ditemukan bahwa $t \text{ tabel } -2.365 > t \text{ hitung } -5.997$ sehingga H_0 ditolak artinya terdapat pengaruh signifikan kredit masyarakat terhadap likuiditas bank dan untuk uji koefisien cadangan dan bank ditemukan $t \text{ hitung } 2.757 > t \text{ tabel } 2.365$ sehingga H_0 ditolak yang artinya terdapat pengaruh signifikan cadangan dana bank terhadap likuiditas bank. Hasil penghitungan juga ditemukan bahwa $F \text{ hitung } 15.029 > F \text{ tabel } 4.74$ sehingga H_0 ditolak yang artinya terdapat pengaruh signifikan kredit masyarakat dan cadangan dana bank terhadap likuiditas bank. Dengan demikian penelitian ini menemukan adanya pengaruh signifikan kredit masyarakat dan cadangan dana bank terhadap likuiditas bank.

ABSTRACT

THE EFFECT OF PUBLIC CREDIT AMOUNT AND BANK'S FUND RESERVE AMOUNT TOWARD BANK LIQUIDITY

A Case Study at PT BPR Kembang Parama, Muntilan

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The purpose of this research was find out the effects of public credit amount and bank's fund reserve amount toward bank liquidity. It is a case study was conducted at PT.BPR.Kembang Parama Muntilan.

The data was collected by the following steps. (1) Observing directly the research subject and object in relation with the activities done by the bank, (2) Interviewing subject concerning the public credit amount, the bank fund reserves amount and the bank liquidity data, (3) collecting and studying the existing documents and data in the firm related to the research. The data was analyzed using Multiple Regression Analysis (F-test). An examination of regression coefficient hypothesis (*t-test*) was also done to find out the simultaneous as well as individual effect of the public credit amount and the bank's fund reserve amount on the bank liquidity.

The findings indicated that based on the variable coefficient test of public credit amount found that *t-table* of $-2.365 > t\text{-counted}$ of -5.997 or H_0 was rejected. It meant that there was a significant effect of the public credit amount on the bank liquidity, and on the variable coefficient test of the bank's fund reserve amount it was found that the *t-counted* of $2.757 > t\text{-table}$ of 2.365 , or H_0 was rejected, and that means the existing significant effect of the bank's fund reserve amount on the bank liquidity. Based on the calculation result, it was found that the *f-counted* of $15.029 > F\text{-table}$ of 4.74 or H_0 was rejected that meant there was significant effect of public credit amount and the bank's fund reserve amount on the bank liquidity. Therefore, this research found the existence of significant effects of public credit amount and the bank's fund reserve amount on the bank liquidity.