ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh *Capital Adequacy Ratio* (CAR), *NonPerforming Loan (NPL),* dan Giro Wajib Minimum (GWM) terhadap penyaluran kredit dibank umum konvensional yang terdaftar di Bursa EfekIndonesia periode tahun 2018-2020, baik secara parsial maupun simultan. Populasi penelitian ini adalah seluruh bank umum kovensional yang terdaftar di Bursa Efek Indonesia periode tahun 2018-2020. Pengambilan sampel menggunakan teknik *purposive sampling* yang menghasilkan 42 (empat puluh dua) bank umum yang memenuhi kriteria dan layak untuk di analisis. Model analisis dalam penelitian ini menggunakan model analisis regresi linier berganda. Teknik analisis menggunakan uji t, uji F dan uji Koefisien Determinasi (R2) yang diolah menggunakan program SPSS 25. Hasil pembuktian hipotesis dan pembahasan dalam penelitian ini menunjukkan bahwa *Capital Adequacy Ratio* (CAR), *Non Performing Loan*(NPL), dan Giro Wajib Minimum (GWM) secara simultanberpengaruh signifikan terhadap penyaluran kredit di bank umum konvensional yang terdaftar di Bursa Efek Indonesia periode tahun 2018-2020. *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), dan Giro Wajib Minimum (GWM) secara parsial berpengaruh negatif signifikan terhadap penyaluran kredit di bank umum konvensional yang terdaftar di Bursa Efek Indonesia periode tahun 2018-2020.

Kata kunci: kredit, Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), GiroWajib Minimum (GWM)

ABSTRACT

This study aims to analyze the Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), dan Reserves Requirement (RR) toward the creditof conventional commercial banks listed on the Indonesia Stock Exchange for the period 2018-2020. The data used are secondary data collected through documentation and literature study. The population in this study is all commercial banks listed on the IndonesiaStock Exchange for the period 2018-2020. Sampling technique used is purposive samplingand obtained samples of 42 conventional commercial banks. The model of analysis in thisstudy is Multiple Linear Regression Analysis. the analysis technic used in this study using statistic t test, statistical F test, and Coefficient Determination test (R2) using SPSS 25. Theresults of this study indicate that the Capital Adequacy Ratio (CAR), Non Performing Loan(NPL), and Reserves Requirement (RR) simultaneously have a significant effect toward the credit of conventional commercial banks listed on the Indonesia Stock Exchange for the period 2018-2020. The Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), and Reserves Requirement (RR) partially has a negative significant effect toward the credit of conventional commercial banks listed on the Indonesia Stock Exchange for the period 2018-2020

Keywords: credit, Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Reserves Requirement (RR)