

## ABSTRAK

Penelitian ini dilakukan untuk menguji dan menganalisis peranan antara *Debt To Asset Ratio*, *Debt To Equity Ratio*, *Long Term Debt To Equity Ratio*, *Times Interest Earned Ratio*, dan *Operating Income To Liabilities Ratio* terhadap keputusan pemberian kredit. Penelitian ini melihat seberapa besar variable independen yang diwakili oleh antara *Debt To Asset Ratio*, *Debt To Equity Ratio*, *Long Term Debt To Equity Ratio*, *Times Interest Earned Ratio*, dan *Operating Income To Liabilities Ratio* mempengaruhi keputusan pemberian kredit. Dalam penelitian ini, data yang digunakan adalah laporan keuangan debitur yang mengajukan kredit pada PT. Bank BPR Majalengka Jabar Cabang Cigasong.

Populasi yang digunakan adalah nasabah yang mengajukan kredit kepada PT. Bank BPR Majalengka Jabar Cabang Cigasong. Sampel dalam penelitian ini dipilih dengan menggunakan *purposive sampling method* sehingga didapatkan 60 nasabah. Teknik analisis data yang digunakan adalah analisis regresi linear berganda.

Hasil penelitian menunjukkan bahwa *Debt To Asset Ratio*, *Debt To Equity Ratio*, dan *Operating Income To Liabilities Ratio* secara parsial berpengaruh terhadap keputusan pemberian kredit. Sedangkan *Long Term Debt To Equity Ratio*, dan *Times Interest Earned Ratio* secara parsial tidak berpengaruh terhadap keputusan pemberian kredit. Dan secara menyeluruh *Debt To Asset Ratio*, *Debt To Equity Ratio*, *Long Term Debt To Equity Ratio*, *Times Interest Earned Ratio*, dan *Operating Income To Liabilities Ratio* memang berpengaruh terhadap keputusan pemberian kredit.

**Kata kunci :** *Debt To Asset Ratio*, *Debt To Equity Ratio*, *Long Term Debt To Equity Ratio*, *Times Interest Earned Ratio*, *Operating Income To Liabilities Ratio*, dan Keputusan Pemberian Kredit.

## ABSTRACT

*This research is conducted to test and analyze the role of Debt To Asset Ratio, Debt To Equity Ratio, Long Term Debt To Equity Ratio, Times Interest Earned Ratio, and Operating Income To Liabilities Ratio on Lending decision. This research observes how significant the independent variables, Debt To Asset Ratio, Debt To Equity Ratio, Long Term Debt To Equity Ratio, Times Interest Earned Ratio, and Operating Income To Liabilities Ratio affect lending decisions. In this research, the data used is the financial statements of debtors who apply for credit at PT. Bank BPR Majalengka Jabar Cabang Cigasong.*

*The population are customers who apply for credit to the PT. Bank BPR Majalengka Jabar Cabang Cigasong. The sample in this research were selected using purposive sampling method that was selected 60 customers. Data analysis technique used is the multiple linear regression analysis.*

*The test results showed that Debt To Asset Ratio, Debt To Equity Ratio, Long Term Debt To Equity Ratio, Times Interest Earned Ratio, and Operating Income To Liabilities Ratio partially effect on credit decision. While Long Term Debt To Equity Ratio, and Times Interest Earned Ratio partially have no effect on credit decision. And thoroughly Debt To Asset Ratio, Debt To Equity Ratio Long Term Debt To Equity Ratio, Times Interest Earned Ratio and Operating Income Ratio To Liabilities does affect the lending decisions.*

*Keywords: Debt to Assets Ratio, Times Interest Earned Ratio, Long-term Debt to Equity Ratio, and Lending Decision.*

# DAFTAR ISI

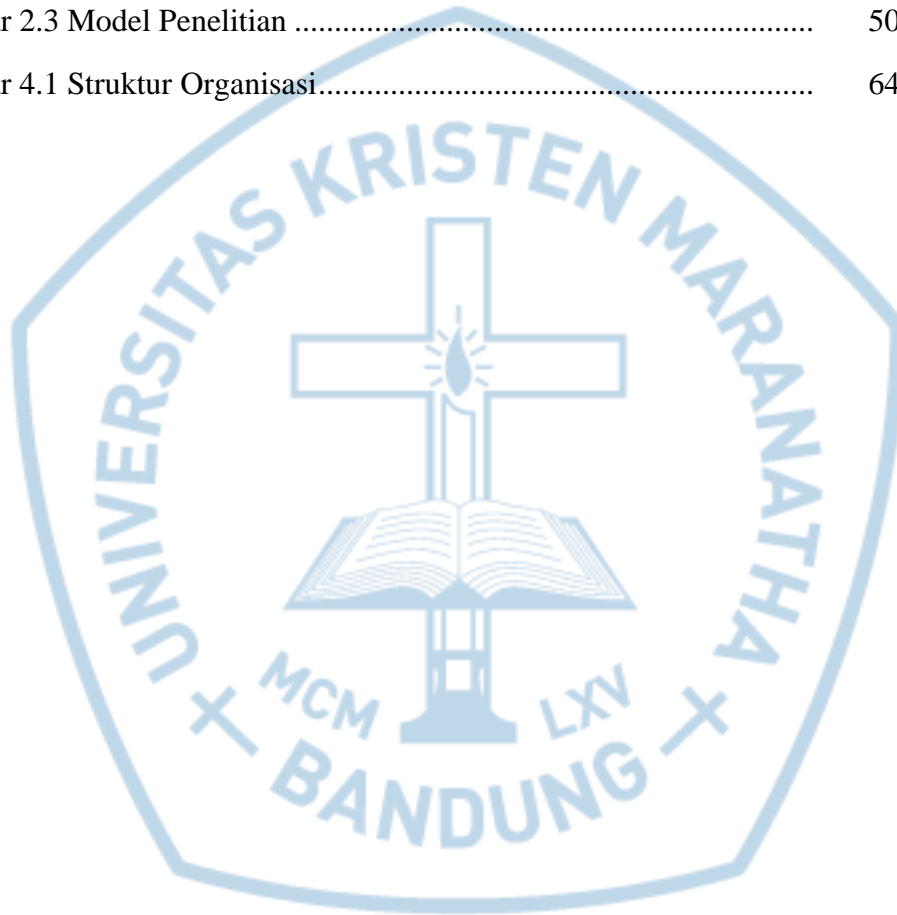
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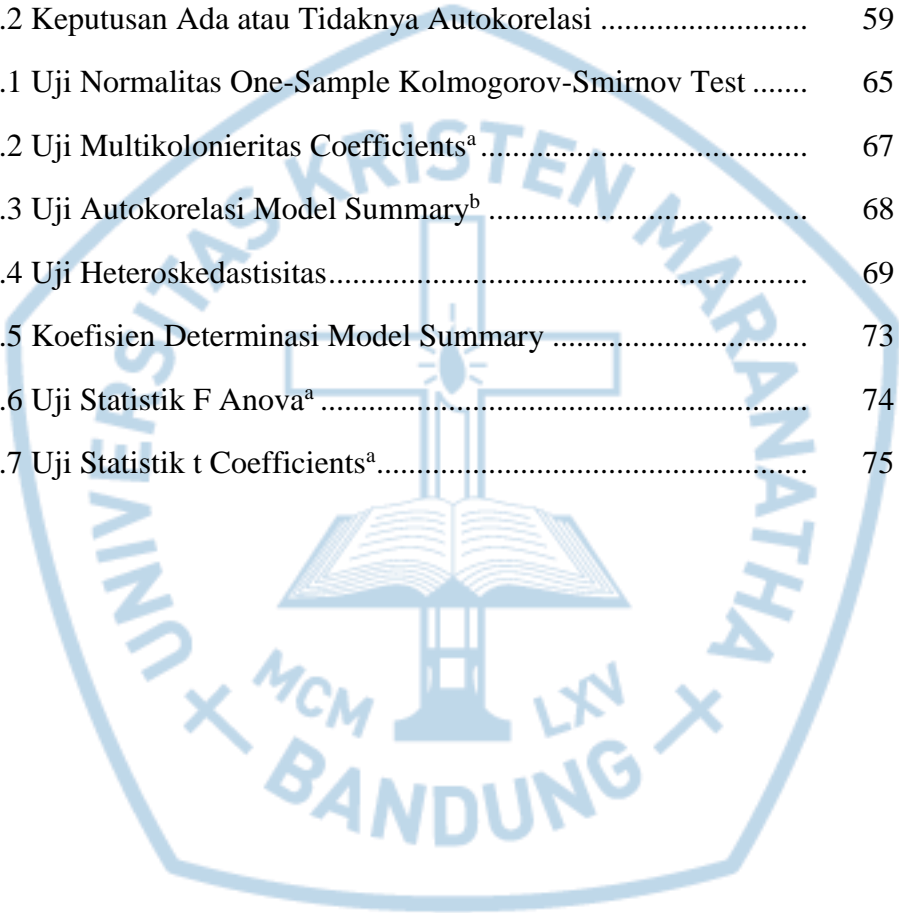
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