

ABSTRACT

***THE INFLUENCE OF CONSUMPTIVE CREDIT AND WORKING
CAPITAL CREDIT ON OPERATIONAL PROFIT
(Case Study at PT.BPR Mitra Kopjaya Mandiri)***

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This research is conducted to find out the influence of Consumptive Credit and Working Capital Credit partially and simultaneously on Operational Profit. The data that are used in this research are primary and secondary data which obtained directly from PT. BPR Mitra Kopjaya Mandiri by using analysis descriptive method of case study approach with classic assumption test and multiple regression test as data analyzing technique. Based on the tabulation of data, the result shows that Consumptive Credit partially has a significant effect on Operational Profit while Working Capital Credit partially has no significant effect on Operational Profit. Simultaneously Consumptive Credit and Working Capital Credit have a significant effect on Operational Profit.

Keywords: Consumptive Credit, Working Capital Credit, Operational Profit

ABSTRAK

PENGARUH KREDIT KONSUMTIF DAN KREDIT MODAL KERJA TERHADAP LABA OPERASIONAL (Studi Kasus Pada PT. BPR Mitra Kopjaya Mandiri)

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Penelitian ini bertujuan untuk mengetahui pengaruh Kredit Konsumtif dan Kredit Modal Kerja secara parsial dan simultan terhadap Laba Operasional. Jenis data yang digunakan adalah data primer dan sekunder yang diperoleh langsung dari PT. BPR Mitra Kopjaya Mandiri. Penelitian ini menggunakan metode Deskriptif Analisis dengan pendekatan studi kasus, teknik analisis data uji asumsi klasik dan uji regresi linier berganda. Berdasarkan hasil pengolahan data menunjukkan bahwa: Kredit Konsumtif secara parsial berpengaruh signifikan terhadap Laba Operasional dan Kredit Modal Kerja secara parsial tidak berpengaruh signifikan terhadap Laba Operasional. Secara simultan Kredit Konsumtif dan Kredit Modal Kerja berpengaruh signifikan terhadap Laba Operasional.

Kata kunci: Kredit Konsumtif, Kredit Modal Kerja, Laba Operasional