ABSTRAK

Pengendalian biaya operasional dan memaksimalkan pendapatan operasional membuat instrumen rasio menjadi efektif dan efisien dalam mendongkrak Kredit Konsumer di Bank bjb yang merupakan pilar utama. Bahkan pertumbuhan Kredit Konsumer ini telah memberikan laba terbesar bagi Bank bjb. Dilihat dari minat masyarakat, Kredit Konsumer ini pun lebih diminati dibandingkan dengan kredit yang lainnya, dikarenakan prosesnya yang cepat dan mudah.

Berdasarkan data dari faktor internal bank, Biaya Operasional Pendapatan Operasional (BOPO), *Loan To Deposit Ratio* (LDR), *Non Performing Loan* (NPL), dan Dana Pihak Ketiga (DPK) dalam kondisi yang baik. Penelitian ini bertujuan untuk menganalisis Biaya Operasional Pendapatan Operasional (BOPO), *Loan To Deposit Ratio* (LDR), *Non Performing Loan* (NPL), dan pertumbuhan Dana Pihak Ketiga (DPK) terhadap pertumbuhan kredit konsumer Bank bjb pada periode 2010 – 2018.

Teknik analisis data yang digunakan dalam penelitian ini adalah teknik analisis regresi probit dengan menggunakan data sekunder. Hasil penelitian ini menunjukkan bahwa secara simultan, dari Biaya Operasional Pendapatan Operasional (BOPO), *Loan To Deposit Ratio* (LDR), *Non Performing Loan* (NPL), dan pertumbuhan Dana Pihak Ketiga (DPK) berpengaruh signifikan terhadap pertumbuhan kredit konsumer.

Penelitian ini diharapkan dapat memberikan manfaat terhadap praktisi, bank bjb, industri perbankan serta Bank Indonesia dalam mengelola dan membuat kebijakan penyaluran dana melalui kredit. Penelitian ini diharapkan juga dapat memberikan manfaat untuk pengembangan pengetahuan dalam bidang perbankan.

Kata kunci: Biaya Operasional Pendapatan Operasional (BOPO), *Loan To Deposit Ratio* (LDR), *Non Performing Loan* (NPL), pertumbuhan Dana Pihak Ketiga (DPK) dan Pertumbuhan Kredit Konsumer.

ABSTRACT

Control of operational costs and maximizing operating income makes the instrument ratio to be effective and efficient in boosting Consumer Credit at Bank BJB which is the main pillar. Even the growth of Consumer Credit has provided the biggest profit for the Bank bjb. Judging from the interests of the community, Consumer Credit is also more desirable than other loans, because the process is fast and easy.

Based on data from bank internal factors, Operational Income Operating Costs (BOPO), Loan To Deposit Ratio (LDR), Non Performing Loans (NPL), and Third Party Funds (DPK) in good condition. This study aims to analyze Operational Income Operating Costs (BOPO), Loan To Deposit Ratio (LDR), Non Performing Loans (NPL), and the growth of Third Party Funds (DPK) to the growth of Bank bjb consumer loans in the period 2010 - 2018.

The data analysis technique used in this study is probit regression analysis using secondary data. The results of this study indicate that simultaneously, from Operating Income Operating Costs (BOPO), the Loan To Deposit Ratio (LDR), Non Performing Loans (NPL), and the growth of Third Party Funds (DPK) have a significant effect on consumer loan growth. Non

This research is expected to provide benefits to practitioners, bank bjb, the banking industry and Bank Indonesia in managing and making policies for channeling funds through credit. This research is also expected to provide benefits for the development of knowledge in the banking sector.

Keywords: Operating Income Operating Costs (BOPO), Loan To Deposit Ratio (LDR), Non Performing Loans (NPL), growth of Third Party Funds (TPF) and Growth in Consumer Loans