

## RINGKASAN

Tujuan penelitian ini adalah untuk menganalisis pengaruh resiko kredit, dana pihak ketiga dan likuiditas terhadap Profitabilitas PT. BRI Unit Kalibagor Cabang Purwokerto dan untuk menganalisis variabel mana dari resiko kredit, dana pihak ketiga dan likuiditas yang paling besar berpengaruh terhadap Profitabilitas PT. BRI Unit Kalibagor Cabang Purwokerto.

Hipotesis yang diajukan dalam penelitian ini adalah pertama, resiko kredit, dana pihak ketiga dan likuiditas berpengaruh signifikan terhadap profitabilitas PT. BRI Unit Kalibagor Cabang Purwokerto. Kedua, likuiditas mempunyai pengaruh yang paling besar terhadap profitabilitas dibandingkan resiko kredit dan dana pihak ketiga PT. BRI Unit Kalibagor Cabang Purwokerto. Periode penelitian tahun 2015- 2018. Analisis menggunakan regresi linear berganda.

Dari penelitian ini dapat disimpulkan : Hipotesis pertama yang menyatakan resiko kredit, dana pihak ketiga dan likuiditas berpengaruh signifikan terhadap profitabilitas PT. BRI Unit Kalibagor Cabang Purwokerto, diterima. Hipotesis kedua yang menyatakan likuiditas mempunyai pengaruh yang paling besar terhadap profitabilitas dibandingkan resiko kredit dan dana pihak ketiga PT. BRI Unit Kalibagor Cabang Purwokerto, diterima.

Implikasi untuk penelitian ini : Pimpinan PT. BRI Unit Kalibagor Cabang Purwokerto sebaiknya memperhatikan resiko kredit, dana pihak ketiga dan likuiditas. Caranya dengan menurunkan kredit yang bermasalah, meningkatkan tabungan, deposito dan giro serta meningkatkan kredit lancar yang disalurkan ke nasabah. Pimpinan PT. BRI Unit Kalibagor Cabang Purwokerto lebih memperhatikan likuiditas. Caranya dengan mempermudah syarat pengajuan kredit, menawarkan kredit kepada nasabah yang lancar dan memberikan potongan bunga kredit kepada nasabah yang melunasi hutangnya lebih cepat.

Kata kunci: Resiko kredit, dana pihak ketiga, likuiditas dan profitabilitas.

## **SUMMARY**

*The purpose of this research was to analyze the effect of credit risk, third party funds and liquidity on the profitability of PT. BRI Kalibagor Unit Purwokerto Branch and to analyze which variables of credit risk, third party funds and liquidity have the most influence on the profitability of PT. BRI Kalibagor Unit Purwokerto Branch.*

*The hypothesis proposed in this research is first, credit risk, third party funds and liquidity significantly influence the profitability of PT. BRI Kalibagor Unit Purwokerto Branch. Second, liquidity has the most influence on profitability compared to credit risk and third party funds of PT. BRI Kalibagor Unit Purwokerto Branch. Research period 2015-2018. Analysis using multiple linear regression.*

*From this research it can be concluded: The first hypothesis stating credit risk, third party funds and liquidity significantly influence the profitability of PT. BRI Kalibagor Unit Purwokerto Branch, received. The second hypothesis which states liquidity has the most influence on profitability compared to credit risk and third party funds PT. BRI Kalibagor Unit Purwokerto Branch, received ..*

*Implications for this research: PT. BRI Kalibagor Unit Purwokerto Branch should pay attention to credit risk, third party funds and liquidity. The methods include reducing non-performing loans, increasing savings, deposits and current accounts as well as increasing the current credit extended to customers. The leadership of PT. BRI Kalibagor Unit Purwokerto Branch is more concerned with liquidity. The way to do this is to simplify the requirements for applying for credit, offering credit to current customers and giving credit interest discounts to customers who pay off their debt more quickly. Keywords: credit risk, third party funds, liquidity and profitability.*