

ABSTRACT

ANALYSIS OF THE FACTORS THAT AFFECT DEMAND FOR WORKING CAPITAL LOANS TO STATE-OWNED BANKS IN THE PROVINCE OF LAMPUNG (PERIOD 2005:Q2-2014:Q4)

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This study aimed to analyze the factors that influence the demand for working capital loans at state-owned banks in the province of Lampung with independent variables interest rates on working capital loans, inflation in Lampung Province, and the rate of economic growth in the province of Lampung. This study uses time series data period 2005:Q2-2014:Q4. Analysis tools used are multiple regression tool Ordinary Least Square (OLS). The result of this study indicate that the variable interest rates on working capital loans and a significant negative effect, the variable rate of economic growth in the Province of Lampung positive and significant impact, and variable inflation positive but not significant on the demand for working capital loans at State-owned Bank in Province of Lampung.

Key words: demand for working capital loans, interest rates on working capital loans, inflation, and rate of economic growth.