

ABSTRACT

FACTORS AFFECTING THE DEMAND LOANS FOR SMALL AND MEDIUM INDUSTRY IN BANDAR LAMPUNG THE PERIOD 2004 -2009

(SK: Small Business Loan (KUK) PT. Bank Lampung)

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This study entitled "Factors Affecting Demand Loans for Small and Medium industry in Bandar Lampung Year Period 2004-2009" and aims to calculate whether Per Capita Income, Number of Business Units and Interest Rate effect on small and medium business loan demand in Bandar Lampung period 2004 - 2009. The analytical tool used in this study is Ordinary Least Square (OLS) with secondary data obtained from the Central Statistics Agency (BPS), Bank Indonesia Financial Report and the Department of Industry and Commerce City of Bandar Lampung. The test statistics include stationerity test, test the assumptions of classical and statistical tests.

The calculation result F test showed that the independent variables in this study are: 1) Per Capita Income, 2) The number of small business units, 3) The interest rate are not significant impact on small business loan demand in Bandar Lampung period 2004-2009.

As for the t test showed that the independent variables in this study were

- 1) Per Capita Income significant effect on small industry loan demand in Bandar Lampung Year Period 2004-2009,
- 2) the number of small units does not significantly influence credit demand of small industry in the city of Bandar Lampung year period 2004-2009, whereas variable
- 3) The interest rates have a significant effect on small industry loan demand in Bandar Lampung period 2004-2009.

Therefore the Government should improve the city of Bandar Lampung Per Capita Income by way of example, increasing GDP and the policy of licensing facilities and suppress the growth of small industry birth through government programs, such as Family Planning (FP), held a teaching or counseling for small and medium industry for maximize their business profits, so it does not always depend on loans from banks.

