

ABSTRACT

ANALYSIS OF MOTOR VEHICLE ADVANCE REGULATORY EFFECT FOR MOTOR VEHICLE DEMAND IN BANDAR LAMPUNG

by

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Financial institution is a part of business outside the Bank and Non-Bank Financial Institutions specifically established to undertake activities in the field of business Financing Institutions. Development of finance institutions and sustainable consumer demand, Bank Indonesia made a circular set of rules for the minimum down payment auto loans. With the aim of strengthening prudential bank lending to the motor vehicle, due to the growth of auto loans that are too high will cause risk to the bank.

The purpose of this study was to determine the effect of a circular bank of Indonesia No. 14/10/DPNP about minimal down payment rules in PT. Adira Dinamika Multi Finance. The data used are vehicle loan request data before and after the circular stipulated by Bank Indonesia.

The results of this study indicate that the Circular Letter of Bank Indonesia No. 14/10/DPNP about rules affecting demand a minimum down payment auto loans so that monthly decline. Therefore, financing institutions especially PT. Adira Dinamika Multi Finance must have a strategy and innovation to maintain sales as well as the trust of the public. The new syariah financing is a strategy used to minimize or to overcome the impact.

Keywords: Credit Demand, Impact of Bank Indonesia Circular Letter No.14/10/DPNP