

ABSTRAK

Rahmawati mohungo, Nim 931 410 209. "***Pengaruh Perubahan Inflasi, Dana Pihak Ketiga, dan Tingkat Suku Bunga Kredit modal Kerja terhadap Kredit Modal Usaha, Studi Kasus Pada Bank Umum di Gorontalo, Periode 2010-2013.*** Skripsi, Program Studi S1 Manajemen Jurusan Manajemen, Fakultas Ekonomi dan Bisnis, Universitas Negeri Gorontalo. Dibawah bimbingan Bapak **Raflin Hineho., S.Pd. M.Si** selaku pembimbing I dan Ibu **Dewi Indrayani Hamim., SE., MM** selaku pembimbing II.

Penelitian ini bertujuan untuk mengetahui pengaruh perubahan Inflasi, Dana Pihak Ketiga, dan Tingkat Suku Bunga Kredit modal Kerja terhadap Kredit Modal Usaha, Studi Kasus Pada Bank Umum di Gorontalo, Periode 2010-2013. Model analisis yang dipakai dalam penelitian ini adalah model analisis berganda dengan metode uji t dan uji F.

Berdasarkan Hasil penelitian menunjukkan bahwa secara simultan Inflasi, Dana Pihak Ketiga, dan Tingkat Suku Bunga Kredit modal Kerja memiliki pengaruh signifikan sebesar 0,907 atau 90,7%. Dan sisanya sebesar 9,3% dipengaruhi oleh faktor lain yang tidak termasuk dalam penelitian ini. Sedangkan secara parsial, variabel *Dana pihak ketiga (DPK)* dan *Suku Bunga Kredit Modal kerja* memiliki pengaruh signifikan terhadap Kredit Modal Usaha, sedangkan *Inflasi* tidak. *Dana Pihak ketiga* berpengaruh signifikan terhadap Kredit Modal usaha dengan nilai t-hitung sebesar (8,785) dan nilai signifikansi sebesar 0,000. dan *Suku bunga Kredit modal Kerja* berpengaruh signifikan terhadap Kredit modal Usaha dengan nilai t-hitung sebesar (-2,026) dan nilai signifikansi sebesar 0,049. Sedangkan variabel inflasi tidak berpengaruh signifikan terhadap Kredit modal Usaha dengan nilai t-hitung sebesar (1,142) dan nilai signifikansi sebesar 0,260.

Kata Kunci: *Inflasi, Dana Pihak ketiga (DPK), Suku Bunga Kredit Modal Kerja, Kredit Modal Usaha*

ABSTRACT

Rahmawati Mohungo, Student ID 931 410 209. *"The Effect of Change of Inflation, Third Party Fund, and Level of Prime Lending Rate of Working Capital toward Credit for Venture Capital, A Case Study at General Bank in Gorontalo, for the period 2010 – 2013.* Skripsi. Study Program of S1 Management, Department of Management, Faculty of Economics and Business, Universitas Negeri Gorontalo. It is supervised by **Raflin Hineo., S.Pd., M.Si** as the principal supervisor and **Dewi Indrayani Hamim, SE., MM** as the co-supervisor.

The research aimed to find out the effect of change of inflation, third party fund, and level of prime lending rate of working capital toward credit for venture capital. The analysis model applied in this research was multiple analysis model with t test and F test method.

Based on the result, it showed that simultaneously, inflation, third party fund and level of prime lending rate of working capital had a significant effect as 0,907 or 90,7%. The remains as 9,3%, was affected by other factors which did not include in this research. Partially, the third party fund and prime lending rate of working capital had a significant effect toward the credit for venture capital, while inflation had not. The values of t test of third party fund and level of prime lending rate of working capital which affected significantly toward the credit for venture capital was 8,785 and -2,026 with the significance level was 0,000 and 0,049 respectively. While the value of t test of inflation which did not affect significantly toward the credit for venture capital was 1,142 with the significance level was 0,260.

Keywords: Inflation, Third Party Fund, Prime Lending Rate of Working Capital, Credit for Venture Capital

