

Analisis pengaruh variable makroekonomi terhadap pertumbuhan bisnis kartu kredit di Indonesia = Analysis of macroeconomic variable effect on credit card business growth in Indonesia

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Abstrak

[Penelitian ini bertujuan untuk mengetahui pengaruh variabel makroekonomi terhadap pertumbuhan bisnis kartu kredit di Indonesia serta mengetahui daya substitusi kartu kredit terhadap transaksi debit maupun transaksi cash. Penelitian ini adalah penelitian kuantitatif dengan menggunakan metode statistik, sampel yang digunakan dalam penelitian ini meliputi data kredit yang diberikan (KYD), sales volume, NPL, inflasi, BI rate, impor barang konsumsi, selisih ekspor impor, transaksi debit, dan transaksi cash pada periode Januari 2008 sampai dengan Juli 2013. Metode yang digunakan digunakan dalam penelitian ini adalah melakukan analisis regresi linear berganda setiap variabel makroekonomi maupun variabel daya substitusi terhadap kredit yang diberikan (KYD).

Dari hasil pengolahan data dapat ditarik kesimpulan bahwa variabel makroekonomi memiliki pengaruh terhadap pertumbuhan KYD adalah inflasi, BI rate, impor barang konsumsi, dan selisih ekspor impor dimana masing ? masing variabel makroekonomi tersebut memiliki pengaruh yang berbeda. Dimana baik variabel BI rate maupun impor barang konsumsi memiliki hubungan negatif terhadap pertumbuhan KYD, sementara untuk variabel selisih ekspor impor memiliki hubungan positif terhadap pertumbuhan KYD. Selain itu juga berdasarkan hasil penelitian, kartu kredit belum memiliki daya substitusi terhadap transaksi kartu debit, tetapi kartu kredit masih diposisikan sebagai alat penambah daya beli masyarakat.

.....This study aims to determine the effect of macroeconomic variables on credit card business growth in Indonesia and determine the substitution effect of debit transaction and cash transaction to the credit card transaction. This research is a quantitative study using statistical methods, the sample used in this study include credit card receivables, sales volume, NPL, inflation, central bank rate, imports of consumer goods, the difference between exports and imports, debit transactions and cash transactions on the period of January 2008 to July 2013. The method used in this research is to conduct multiple linear regression analysis of each macroeconomic variable and substitution effect on receivables.

From the data processing can be concluded that macroeconomic variables that have an influence on the growth receivables are inflation, central bank rate, imports of consumer goods, and the difference between exports and imports where each of these macroeconomic variables have different influences. Either central bank rate or imports of consumer goods have a negative relationship to receivables growth, while exports and imports was positively related to growth receivables. In addition, based on the research, credit card can not be a substitution goods for debit card transactions, but credit still positioned as purchasing power adder.;This study aims to determine the effect of macroeconomic variables on credit card business growth in Indonesia and determine the substitution effect of debit transaction and cash transaction to the credit card transaction. This research is a quantitative study using statistical methods , the sample used in this study include credit card receivables, sales volume, NPL, inflation, central bank rate , imports of consumer goods , the difference between exports and imports , debit transactions and cash transactions on the period of January 2008 to July 2013. The method used in this research is to conduct multiple linear regression analysis

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