

Pengaruh lending technology dan type of financial intermediaries terhadap loan size pada usaha kecil menengah (UKM) di Kota Depok =
The effect of lending technology and type of financial intermediaries to loan size in small and medium enterprises (SMEs) in Depok City

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Abstrak

ABSTRAK

Skripsi ini bertujuan untuk mengetahui pengaruh dari masing-masing bagian dari lending technology dan jenis lembaga keuangan terhadap besar jumlah utang loan size UKM. Penelitian dilakukan pada UKM di Kota Depok. Hasil penelitian ini menunjukkan pengaruh signifikan dari variabel fixed asset dan account receivable terhadap loan size. Variabel lain yaitu : audited financial statement, personal asset collateral, dan type of financial intermediaries ditemukan tidak signifikan mempengaruhi loan size.

ABSTRACT

The purpose of this research is to analyze the influence of each part of lending technology and type of financial institution to loan size of SMEs. The study was conducted on SMEs in Depok City. This research use ordinary least square OLS method . The results of this study indicate significant influence of fixed asset and account receivable to loan size. Other variables audited financial statement, personal asset collateral, and type of financial intermediaries were found to have no significant effect on loan size.