

**ABSTRAK**

**FAKTOR FAKTOR YANG MEMPENGARUHI KEPUTUSAN  
PEMINJAMAN MODAL PADA LEMBAGA KREDIT INFORMAL OLEH  
PEDAGANG DI PASAR UMUM MUNTILAN**

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Penelitian ini bertujuan untuk mengetahui pengaruh jumlah kebutuhan modal, intensitas informasi dari pedagang lain, jumlah pendapatan keluarga, dan pengajuan persyaratan kredit terhadap keputusan peminjaman modal pada lembaga kredit informal oleh pedagang di Pasar Umum Muntilan.

Penelitian ini adalah penelitian eksplanatif yang dilaksanakan di Pasar Umum Muntilan pada bulan Februari sampai dengan Maret 2014. Populasi dari penelitian ini adalah pedagang di Pasar Umum Muntilan yang pernah meminjam uang pada lembaga kredit informal (rentenir) sebanyak 312 pedagang. Sampel diambil dengan teknik *Simple Random Sampling* sebanyak 76 pedagang. Data dikumpulkan menggunakan kuesioner. Uji instrumen berupa uji validitas dan reliabilitas digunakan pada variabel jumlah kebutuhan modal, intensitas informasi dari pedagang lain, jumlah pendapatan keluarga, pengajuan persyaratan kredit, dan keputusan peminjaman modal. Analisis data menggunakan analisis regresi linier berganda.

Hasil penelitian ini menunjukkan bahwa: (1) tidak ada pengaruh positif jumlah kebutuhan modal terhadap keputusan pedagang dalam mengambil modal di lembaga kredit informal (nilai sig.  $0,532 > \alpha = 0,05$ ), (2) tidak ada pengaruh positif intensitas informasi dari pedagang lain terhadap keputusan pedagang dalam mengambil modal di lembaga kredit informal (nilai sig.  $0,534 > \alpha = 0,05$ ), (3) ada pengaruh positif jumlah pendapatan keluarga terhadap keputusan pedagang dalam mengambil modal di lembaga kredit informal (nilai sig.  $0,049 < \alpha = 0,05$ ), (4) tidak ada pengaruh signifikan pengajuan persyaratan kredit terhadap keputusan pedagang dalam mengambil modal di lembaga kredit informal (nilai sig.  $0,183 > \alpha = 0,05$ ), (5) jumlah kebutuhan modal, intensitas peminjaman modal, jumlah pendapatan keluarga, dan pengajuan persyaratan kredit dapat menjelaskan variabel keputusan pedagang dalam mengambil modal di lembaga kredit informal sebesar 8,3% ( $R^2 = 0,083$ )

Kata kunci : modal, intensitas informasi, pendapatan, kredit

ABSTRACT

**THE AFFECTING FACTORS IN DECISION OF CAPITAL BORROWING ON  
INFORMAL CREDIT INSTITUTIONS BY TRADERS IN MUNTILAN PUBLIC  
MARKET**

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The purpose of this study is to find out the influence of the amount of capital needed, intensity of information from the other traders, the amount of family income, and filing requirements of credit against decision of capital borrowing on informal credit institution by traders in Muntilan public market.

This study is an explanatory study conducted in Muntilan public market from February to March 2014. The population of this study were 312 Public Market traders in Muntilan who never borrowed money on informal credit institutions as 76 traders. Samples were taken by a simple random sampling technique. Data were collected by using a questionnaire. Test instruments such as validity and reliability were used on a variable, amount of capital needed, intensity of information from the other traders, the amount of family income, filing requirements of credit, and capital lending decisions. Data were analyzed by using multiple linear regression analysis.

The result of this study indicates that: (1) there isn't any positive effect to amount of capital needed against decision of capital borrowing on informal credit institution (sign. value  $0,532 > \alpha = 0,05$ ), (2) there isn't any positive effect intensity of information from the other traders against decision of capital borrowing on informal credit institution (sign. value  $0,534 > \alpha = 0,05$ ), (3) there is positive effect to amount of family income needed against decision of capital borrowing on informal credit institution (nilai sig.  $0,049 > \alpha = 0,05$ ), (4) there isn't any positive effect filing requirements of credit against decision of capital borrowing on informal credit institution (nilai sig.  $0,183 > \alpha = 0,05$ ), (5) the amount of capital needed, intensity of information from the other traders, the amount of family income, and filing requirements of credit can explain the variables decision of capital borrowing on informal credit institution as big as 8,3% ( $R^2 = 0,083$ )

Keywords: capital, intensity information, income, credit