

ABSTRAK

KONTRIBUSI KONDISI INTERNAL, KONDISI ANGGOTA, DAN KONDISI LINGKUNGAN TERHADAP PEMBERIAN KREDIT DI KOPERASI BUNGA TANJUNG LAMPUNG

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Penelitian ini bertujuan untuk mengetahui kontribusi kondisi internal, kondisi anggota, dan kondisi lingkungan terhadap pemberian kredit di Koperasi Bunga Tanjung Lampung.

Penelitian ini merupakan jenis penelitian survei yang dilaksanakan bulan November 2012. Populasi dari penelitian adalah seluruh karyawan Bunga Tanjung Lampung yang berjumlah 51 karyawan. Sampel diambil dengan teknik *purposive sampling*. Data dikumpulkan menggunakan kuesioner, wawancara, dan dokumentasi. Data yang diperoleh diolah dengan pengujian instrumen terlebih dahulu yaitu uji validitas dan uji reliabilitas, kemudian uji prayarat yaitu uji normalitas, uji linieritas, uji multikolinieritas, uji heteroskedastisitas, dan uji autokorelasi. Selanjutnya menggunakan alat analisis regresi berganda dengan melakukan pengujian hipotesis yaitu uji T dan uji F.

Hasil pengujian ini menunjukkan bahwa kondisi anggota merupakan variabel yang paling berkontribusi signifikan terhadap pemberian kredit sebesar 47,4% dengan nilai $\text{sig } 0,001 < 0,05$. Kondisi internal berkontribusi signifikan sebesar 31,1% dengan nilai $\text{sig } 0,025 < 0,05$, kondisi lingkungan berkontribusi signifikan sebesar 21,5% dengan nilai $\text{sig } 0,044 < 0,05$ dan 33,9% sisanya dijelaskan oleh variabel yang lain diluar model penelitian.

Kata kunci: *Kondisi internal, kondisi anggota, kondisi lingkungan, pemberian kredit*

ABSTRACT

THE CONTRIBUTION OF INTERNAL CONDITIONS, THE CONDITION OF MEMBERS, AND ENVIRONMENTAL CONDITIONS ON PROVISION OF CREDIT IN BUNGA TANJUNG LAMPUNG COOPERATION

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This research aims to determine the contribution of internal conditions, the condition of members, and environmental conditions on the provision of credit in Bunga Tanjung Lampung Cooperation.

The research is a survey research which was conducted in November 2012. Populations of the research were 51 employees of Bunga Tanjung Lampung Cooperation. Samples were taken by purposive sampling technique. Data were collected by using questionnaires, interviews, and documentation. The data were analyzed first by using instrument test such as validity test and reliability test, and then were tested by using prerequisite test such as normality test, linearity test, multicollinearity test, heteroscedasticity test, and auto correlation test. Then, a multiple regression analysis such as T test and F test were used to test the hypothesis.

The result of tests indicates that the condition of members is a variable that contribute significantly to the provision of credit by 47.7% with sig $0.001 < 0.05$. Internal condition contributes significantly by 31.1% with sig $0.025 < 0.05$, whereas environment condition contributes significantly by 21.5% with sig $0.044 < 0.05$, and the remaining 33.9% is explained out of the model of research.

Keyword: Internal conditions, the condition of members, environment conditions, provision of credit