ABSTRACT

SIFAUL ANWAR, "Cash Management Is Influence On Liquidity at PD. Bank Perkreditan Rakyat (BPR) Karangsembung Cirebon". Under guidance of Prof. Dr. Hj. Umi Narimawati. Dra, SE, M. Si

Cash management is essential practice for all companies, for cash management purposes is to maximize cash utilization without inhibiting liquidity. Therefore, companies should be able to maintain an optimal level of cash for companies, so not too much, so the benefits are not reduced, but not too little so as not to interfere with liquidity. This study aims to determine the effect on the liquidity of cash management in PD. Bank Perkreditan Rakyat (BPR) Karangsembung Cirebon.

The method used in this research is descriptive and verification method with quantitative approach. With cash management analysis unit sourced from the company's cash and liquidity that the financial balance sheet listed in the report. While quantitative analysis techniques using statistical analysis of regression analysis, product moment correlation analysis, coefficient determination and hypothesis test with significance level (α) used is 0.05. By using SPSS version 12 for windows.

The results showed that the development of cash management indicate unfavorable conditions, due to the amount of cash in the company often lack and excess. Liquidity has increased and decreased, but all were still in good condition, it is because the company's ability to meet short term obligations fickle. Affect the liquidity of cash management, with the result of correlation express that level of r was -0.4961, indicating a negative relationship, which means that if the cash management according to Ghutman up the liquidity will go down, and vice versa, whereas the relationship between cash management generated by the model of liquidity is currently ghutman . The impact of cash management generated ghutman model of liquidity for the remaining 24.6% 76.4% influenced by other factors such as the realization of loans, savings withdrawals, deposit maturities and cash in other banks. Thus concluded a significant difference between the cash management according to the liquidity ghutman.

Keywords : Cash Management, Manajemen Cash According Ghutman and Liquidity