

## **ABSTRAK**

### **PENGARUH JANGKA WAKTU, SUKU BUNGA, DAN JAMINAN KREDIT TERHADAP BESARNYA KREDIT MACET**

**Studi Kasus : PD. BPR BKK Purwokerto Utara Cabang Banyumas  
Jln. Gatot Subroto No.2, Banyumas.**

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2008**

Penelitian ini bertujuan untuk mengetahui: 1) perbedaan besarnya kredit macet antara jenis kredit pegawai, kredit umum, dan kredit modal kerja, 2) pengaruh jangka waktu, suku bunga, dan jaminan kredit terhadap besarnya kredit macet di PD. BPR BKK Purwokerto Utara Cabang Banyumas baik secara parsial maupun simultan.

Teknik pengumpulan data dilakukan dengan cara melihat dokumen di PD BPR BKK Purwokerto Utara Cabang Banyumas. Populasi dalam penelitian ini adalah nasabah kredit macet pada periode Mei 2007 sampai dengan Mei 2008 sebanyak 263 orang, sedangkan sampel sebanyak 109 orang berdasarkan karakteristik tertentu (*purposive sampling*) yang ditentukan dengan *propotional random sampling*. Teknik analisis data yang digunakan dalam penelitian ini adalah *one way ANOVA* dan analisis regresi linier berganda.

Hasil penelitian ini menunjukkan bahwa : 1) besarnya kredit macet jenis kredit modal kerja lebih besar daripada besarnya kredit macet jenis kredit pegawai dan kredit umum (kredit modal kerja > kredit pegawai = kredit umum), 2) secara simultan jangka waktu, suku bunga, dan jaminan kredit berpengaruh terhadap besarnya kredit macet, namun secara parsial suku bunga dan jaminan kredit yang berpengaruh terhadap besarnya kredit macet, sedangkan jangka waktu tidak berpengaruh terhadap besarnya kredit macet.

## **ABSTRACT**

### **THE INFLUENCE OF TERM, INTEREST, AND CREDIT COLLATERAL TOWARD THE AMOUNT OF BAD DEBTS**

**Case Study: PD. BPR BKK North Purwokerto Banyumas Branch  
Jln. Gatot Subroto Number 2, Banyumas**

**Brigitta Tyas Firmani  
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2008**

The research aimed to identify: 1) the difference of the amount of bad debts among employees' credit, general credit, and working capital credit, 2) the influence of term, interest, and credit collateral to the amount of bad debts at PD. BPR BKK North Purwokerto Banyumas branch, either partially or simultaneously.

Technique of data collection was conducted by reviewing documents at PD. BPR BKK North Purwokerto Banyumas Branch. The population in the research was the customers of bad debts at the period of May 2007 to May 2008, which consists at 263 customers, meanwhile the samples were 109 customers based on certain characteristic (*purposive sampling*) determined by proportional random sampling. Technique of data analysis in the research used one way ANOVA and analysis of multiple linear regressions

The result of the research indicated that: 1) the amount of bad debts of working capital credit type was bigger than the bad debts of employees' credit type and general credit (working capital credit > employees' credit = general credit), 2) simultaneously the term, interest, and credit collateral had influence to the amount of bad debts, however partially interest and credit collateral had influence to the amount of bad debts, mean while term had no influence to the amount of bad debts.