

ABSTRACT

THE ROLE OF CREDIT OF RURAL CREDIT BANK AN MARKET SELLER'S INCOME

A Case Study at of PD. BPR Bank Pasar 69 Magelang, Muntilan Branch

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The objective of this research was to know the average differences of the market seller's income before and after taking credit from bank. This research was conducted at PD. BPR Bank Pasar Magelang. It was a case study. The data collection used questionnaire and interview methods. The data then were analyzed by the following procedures: 1) calculating the average income of the market traders before taking credit from bank, 2) calculating their income after taking credit from bank, 3) doing critical analysis between the average income before and after taking the credit from bank by using *Statistics of differences between means*.

The result of analysis on the market traders average income before and after taking credit from PD BPR Bank Pasar Magelang showed that there was a significant difference. It meant that bank's credit had role on the market seller's income.

ABSTRAK

PERANAN KREDIT BANK PASAR TERHADAP PENDAPATAN PEDAGANG PASAR Studi Kasus pada BPR Bapas 69 Kabupaten Magelang Cabang Muntilan

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Tujuan penelitian ini adalah untuk mengetahui perbedaan rata-rata pendapatan pedagang pasar sebelum mengambil kredit dan setelah mengambil kredit. Penelitian dilaksanakan di PD. BPR Bank Pasar 69 Kantor cabang Muntilan. Jenis penelitian berupa studi kasus.

Data dikumpulkan dengan metode kuisisioner dan wawancara. Data dianalisis dengan langkah-langkah: (1) Melakukan perhitungan pendapatan rata-rata pedagang pasar sebelum kredit, (2) Melakukan perhitungan pendapatan pedagang pasar setelah kredit, (3) Melakukan analisis kritis antara rata-rata pendapatan pedagang pasar sebelum mengambil kredit dan rata-rata pendapatan pedagang pasar setelah kredit dengan menggunakan uji *statistic* beda rata-rata.

Hasil dari analisis data menunjukkan adanya perbedaan antara rata-rata pendapatan pedagang pasar sebelum mengambil kredit dan rata-rata pendapatan pedagang setelah mengambil kredit. Hal ini berarti ada peranan kredit Bank Pasar terhadap pendapatan pedagang pasar.