

ABSTRAK

ANALISIS FAKTOR-FAKTOR YANG MEMPENGARUHI INDUSTRI KECIL DALAM MENENTUKAN LEMBAGA KREDIT UNTUK MEMENUHI KEBUTUHAN MODAL

Studi kasus pada Industri Kecil Genteng Dusun Berjo IV, Desa Sidoluhur,
Kecamatan Godean, Kabupaten Sleman, DIY.

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Tujuan penelitian ini adalah untuk mengetahui faktor-faktor yang mempengaruhi para pengusaha genteng dalam memilih lembaga kredit untuk memenuhi kebutuhan modal usahanya. Faktor-faktor tersebut meliputi: agunan, prosedur kredit dan tingkat suku bunga. Penelitian ini dilaksanakan di Dusun Berjo IV, Desa Sidoluhur, Kecamatan Godean, Kabupaten Sleman, DIY pada tanggal 27-29 April 2002.

Data penelitian dikumpulkan dengan menggunakan kuesioner. Teknik analisis data yang digunakan adalah Metode *Chi Kuadrat*. Populasi dari penelitian ini adalah pengusaha genteng di Dusun Berjo IV, Godean. Jumlah sampel sebanyak 50 responden diambil dengan menggunakan teknik sampel acak proporsional.

Dari hasil penelitian di dapat kesimpulan bahwa agunan kredit lembaga kredit formal tidak memberatkan dibandingkan lembaga kredit informal, dan besarnya ketergantungan keputusan memilih lembaga kredit berdasarkan agunan diketahui sebesar 0,651 (cukup), prosedur kredit lembaga kredit formal lebih rumit dibandingkan lembaga kredit informal, dan besarnya ketergantungan keputusan memilih lembaga kredit berdasarkan prosedur kredit sebesar 0,088 (sangat rendah). Sedangkan tingkat suku bunga lembaga kredit formal lebih tinggi dibandingkan lembaga kredit informal dan besarnya ketergantungan keputusan memilih lembaga kredit berdasarkan tingkat suku bunga sebesar 0,126 (sangat rendah). Jadi agunan merupakan faktor yang paling dominan mempengaruhi responden untuk menjadi nasabah suatu lembaga kredit yang dipilihnya guna memenuhi kebutuhan modal usahanya.

ABSTRAC

FACTORS ANALYSIS WHICH INFLUENCED SMALL INDUSTRIES TO DETERMINE THE CREDIT INSTITUTION TO FULFILL THE CAPITAL NEEDS

A Case Study at Small Industries of Tiled Roof, Berjo IV, Sidoluhur, Godean, Sleman, DIY.

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This research was purposed to know the factors which influenced the tiled roof entrepreneur to determine the credit institution to fulfill their capital needs. Those factors consisted of guarantee, credit procedure and interest rate. This research was conducted at "Berjo IV", Sidoluhur, Godean, Sleman, DIY on April, 27-29 2002.

The data of research was gathered using questionnaire. The data analysis technique used was Chi Kuadrat. The population of this research was all of the tiled roof entrepreneur at Berjo IV, Godean meanwhile as many as 50 respondents were taken as samples using propotional random sampling technique.

From this research it could be concluded that credit guarantee from formal institution was not aggravate compared by informal institution, and the dependency of the decision in choosing the credit institution based on guarantee was on the score 0,651 (sufficient), credit procedures at formal institution was more complicated compared by informal institution, and the dependency of the decision in choosing the credit institution credit procedure based on credit procedures was on the score 0,088 (very low). Meanwhile the interest rate from formal institution was higher than that of at informal institution, and the dependency of the decision in choosing the credit institution based on the interest rate was on the score 0,126 (very low). So the guarantee was the main factor which influenced respondents to be consumers of a credit institution to fulfill their business capital needs.