

## **ABSTRAK**

### **PERANAN KREDIT BANK PASAR TERHADAP PENDAPATAN PEDAGANG PASAR**

**Studi Kasus Nasabah PD Bank Pasar  
Kabupaten Gunung Kidul  
Periode Maret - Juni 2001**

**Maria Hartatik  
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2001**

Tujuan penelitian ini adalah untuk mengetahui pengaruh kredit terhadap pendapatan pedagang pasar yang mengambil kredit di Bank Pasar. Disamping itu juga untuk mengetahui apakah ada perbedaan antara pedagang pasar sebelum dan sesudah mengambil kredit.

Populasi dari penelitian ini adalah nasabah Bank Pasar Kabupaten Gunung Kidul. Jumlah sampel dalam penelitian ini sebanyak 50 responden dengan teknik pengambilan sampel secara *random sampling*. Metode pengumpulan data secara kuisioner, wawancara dan dokumentasi. Teknik analisa data menggunakan analisis kuadrat terkecil, koefisien idependen dan uji Z.

Dari analisis permasalahan pertama dapat diketahui hasil analisis regresi positif hal ini menunjukkan bahwa kredit Bank Pasar mempengaruhi pendapatan. Hasil permasalahan kedua menunjukkan adanya peningkatan pendapatan pedagang pasar setelah mengambil kredit di Bank Pasar dibandingkan dengan sebelum mengambil kredit di Bank Pasar, hal ini dapat ditunjukkan dengan harga Z hitung terletak di luar daerah penerimaan HO, sehingga Ha diterima yang artinya ada perbedaan pendapatan sebelum dan sesudah mengambil kredit di Bank Pasar.

## **ABSTRACT**

### **THE ROLE OF BANK PASAR CREDIT TOWARD THE INCOME OF MARKET TRADERS**

**A Case Study at of PD Bank Pasar  
Kabupaten Gunung Kidul  
For Period of March-June 2001**

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2001**

This research purposed to know. (1) The influence of credit toward the income of market traders who took the credit at Bank Pasar. (2) Whether or not there was a different income after and before taking the credit.

The population of this research was the clients of Bank Pasar Kabupaten Gunung Kidul. The number of sample was 50 respondents and this research used random sampling for the sample taking technique. The data gathering techniques were questionnaire, interview and documentation. The data analysis techniques were using the Smallest Quadrate Analysis, Independent Coefficient, and Z-test.

Based on the analysis of the first problem, it was found that the result of regression analysis was positive. This showed that the credit of Bank Pasar influenced the income of the market traders. The analysis for the second problem showed that the income of the traders was increasing after taking the credit at Bank Pasar comparing to before. It was shown by the value of Z-test, which was out of  $H_0$  accepting area, so  $H_a$  was accepted meaning that there was a difference between the income before and after taking the credit.