

ABSTRAK

DAMPAK KREDIT BANK PASAR TERHADAP PENDAPATAN PEDAGANG PASAR Studi Kasus pada : Pedagang Pasar Wates Kabupaten Kulon Progo (Pelayanan PD. BPR Bank Pasar Kulon Progo)

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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 Kulon Progo, pos pelayanan Pasar Wates. Jenis penelitian berupa studi kasus.

Data dikumpulkan dengan metode kuesioner, wawancara dan dokumentasi. 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 perbandingan antara rata-rata pendapatan pedagang pasar sebelum kredit dan pendapatan pedagang pasar setelah kredit dengan membuat tabel perbandingan (4) Melakukan analisis kritis antara rata-rata pendapatan pedagang pasar sebelum mengambil kredit dan rata-rata pendapatan pedagang pasar setelah mengambil kredit dengan menggunakan uji statistik beda rata-rata.

Hasil dari analisis data menunjukkan bahwa rata-rata pendapatan pedagang pasar sebelum mengambil kredit dan rata-rata pendapatan pedagang setelah mengambil kredit di PD. BPR Bank Pasar Kulon Progo berbeda secara signifikan.

ABSTRACT

THE IMPACT OF THE BANK'S CREDIT TO THE MARKET TRADERS' INCOME A Case Study of the Traders of Wates Market, Kulon Progo (Services of PD. BPR Bank Pasar Kulon Progo)

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The objective of this research was to know the average differences of the market traders' incomes before and after taking credit from bank. This research was conducted at service post of Wates Market of PD. BPR Bank Pasar Kulon Progo. It was a case study. The data collection used questionnaire, interview and documentation 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 the incomes after taking credit from bank; 3) comparing the average incomes before and after taking the credit from bank using comparison table; and 4) doing critical analysis between the average incomes before and after taking the credit from bank by using *Statistical of differences between means test*.

The result of analysis on the market traders' average income before and after taking credit from PD BPR Bank Pasar Kulon Progo showed that there was significant difference.