

## ABSTRAK

### **RISIKO KREDIT DITINJAU DARI SUKU BUNGA KREDIT, JAMINAN KREDIT, JANGKA WAKTU KREDIT, DAN PENGHASILAN DEBITUR**

**Studi Kasus pada PT. BPR BMMS**

**Natalina Premastuti Brataningrum  
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Yogyakarta  
2003**

Tujuan penelitian ini adalah untuk mengetahui apakah ada perbedaan risiko kredit ditinjau dari (1) suku bunga kredit (2) jaminan kredit (3) jangka waktu kredit (4) penghasilan debitur. Penelitian ini dilakukan di PT. BPR BMMS di Jogonalan Klaten.

Teknik pengumpulan data yang digunakan adalah teknik wawancara dan teknik dokumentasi.

Data dianalisis dengan menggunakan uji perbedaan dua *mean* dan analisis *variance*. Analisis perbedan dua *mean* digunakan untuk menguji perbedaan risiko kredit ditinjau dari suku bunga kredit, jangka waktu kredit dan penghasilan debitur. Sedangkan analisis *variance* digunakan untuk menguji perbedaan risiko kredit ditinjau dari jaminan kredit.

Dari penelitian ini dapat disimpulkan bahwa : (1) terdapat perbedaan risiko kredit ditinjau dari suku bunga kredit, (2) tidak terdapat perbedaan risiko kredit ditinjau dari jaminan kredit, (3) tidak terdapat perbedaan risiko kredit ditinjau dari jangka waktu kredit, (4) tidak terdapat perbedaan risiko kredit ditinjau dari penghasilan debitur.

## **ABSTRACT**

### **CREDIT RISK VIEWED FROM CREDIT INTEREST RATE, CREDIT GUARANTEE, CREDIT TERM, AND DEBTOR'S INCOME**

**A Case Study AT "PT. BPR BMMS"**

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The objective of the research was to know whether or not there any different credit risk viewed from (1) credit interest rate (2) credit guarantee (3) credit term (4) debtor's income. The research was conducted at "PT.BPR BMMS" Jogonalan Klaten.

Interviews and documentation techniques were applied to collect the data.

The data were analyzed by using differential test between two-mean and variance analysis. The differential test between two-mean was applied to test the difference of credit risk viewed from credit interest rate, credit term, and debtor's income. The variance analysis was applied to test the difference of credit risk viewed from credit guarantee.

The result of the research showed that : (1) there was a difference of credit risk viewed from credit interest rate, (2) there was no difference of credit risk viewed from credit guarantee, (3) there was no difference of credit risk viewed from credit term, (4) there was no difference of credit risk viewed from debtor's income.