

ABSTRAK

EVALUASI EFEKTIVITAS KEBIJAKAN BANK DALAM PERTIMBANGAN KELAYAKAN PEMBERIAN KREDIT

Studi Kasus Pada Bank BRI Unit Pakem

Hastriana Wuri Handayani

Universitas Sanata Dharma
Yogyakarta
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Penelitian ini bertujuan untuk mengetahui antara lain : (1) Apakah kebijakan bank dalam mempertimbangkan kelayakan pemberian kredit sudah tepat. (2) Apakah kebijakan bank dalam mempertimbangkan kelayakan pemberian kredit sudah dilaksanakan secara efektif.

Penelitian ini dilakukan di BRI Unit Pakem, dari bulan Desember 2003 sampai bulan Januari 2004. Teknik pengumpulan data yang digunakan antara lain : wawancara, observasi, dokumentasi, kuesioner. Teknik analisis data yang digunakan dalam penelitian ini adalah teknik analisis data deskriptif kualitatif, yaitu mendeskripsikan data dan membandingkan dengan teori yang relevan. Sedangkan untuk efektivitas kebijakan bank dalam mempertimbangkan kelayakan pemberian kredit dilakukan pengujian kepatuhan dengan menggunakan *statistical sampling* dengan *metode stop-or-go sampling*.

Analisis data dilakukan dengan langkah-langkah sebagai berikut :

- (1) Untuk mengetahui apakah kebijakan bank dalam mempertimbangkan kelayakan pemberian kredit sudah tepat yaitu melakukan perbandingan antara data hasil temuan lapangan dengan teori yang ada. Kemudian dianalisis dan ditarik kesimpulan.
- (2) Untuk mengetahui apakah kebijakan bank dalam mempertimbangkan kelayakan pemberian kredit sudah efektif yaitu melakukan pengujian kepatuhan dengan metode *stop-or-go sampling* dengan $R = 95\%$ dan $DUPL = 5\%$.

Berdasarkan hasil analisis data dapat disimpulkan bahwa kebijakan bank BRI Unit Pakem dalam mempertimbangkan kelayakan pemberian kredit sudah tepat. Berdasarkan hasil pengujian kepatuhan dengan tingkat $R = 95\%$ dan $DUPL = 5\%$ dapat diketahui bahwa kebijakan bank BRI Unit Pakem dalam mempertimbangkan kelayakan pemberian kredit sudah dilaksanakan secara efektif.

ABSTRACT

AN EVALUATION ON THE EFFECTIVENESS OF BANK POLICY IN CONSIDERATION OF WORTHINESS EXTENSION OF CREDIT

A Case Study at “BRI” Bank, Unit Pakem

Hastriana Wuri Handayani

Sanata Dharma University
Yogyakarta
2004

This research was aimed to know whether or not: (1) The bank policy considering the worthiness extension of credit had appropriate. (2) The bank policy considering the worthiness extension of credit had been implemented effectively.

This research was executed at “BRI” Bank, Unit Pakem from December 2003 to January 2004. The techniques used to collect the data, were as follows: interviews, observation, documentation and questionnaire. The data analysis technique used in this research was a descriptive qualitative technique analysis by describing the data and comparing it with relevant theory. While the effectiveness of bank policy in consideration of the worthiness extension of credit was executed by conducting an obedience test using statistical sampling with stop-or-go sampling method.

The analysis of data was done as following ways:

- (1) To know the appropriateness of the bank policy in consideration of worthiness extension of credit, the research conducted comparison between the result of field finding with relevant theory. And then, it was analysed and drawn a conclusion.
- (2) To know the efficiency of implementation of the bank policy in consideration of worthiness extension of credit, the research executed an obedience test by stop-or-go sampling method with R=95% and DUPL=5%.

Based on the result of data analysis, it could be concluded, that the bank policy at “BRI” Bank, Unit Pakem in consideration of worthiness extension of credit had appropriate. Based on the result of the obedience test with level R=95% and DUPL=5%, it could be known that the bank policy at “BRI” Bank, Unit Pakem in consideration of worthiness extension of credit had been implemented effectively.