

## **ABSTRAK**

**Risiko Pemberian Kredit ditinjau dari jenis Kredit, Pendapatan dan besarnya kredit**

**Studi Kasus : PT. BPR Karangwaru Pratama Jln. Magelang Km 7,5 Yogyakarta**

**Agustina Eni Purwanti  
Universitas Sanata Dharma  
Yogyakarta  
2000**

Penelitian ini bertujuan untuk mengetahui apakah ada perbedaan risiko pemberian kredit ditinjau dari jenis kredit yang diberikan, pendapatan penerima kredit dan besarnya kredit.

Penelitian ini bersifat studi kasus pada BPR Karangwaru Pratama Jln. Magelang km 7,5 Yogyakarta. Populasi dalam penelitian ini adalah penerima kredit dari BPR Karangwaru Pratama, sedangkan pengambilan sampelnya dilakukan secara random dari penerima kredit yang sudah melunasi pinjamannya antara tahun 1998 sampai dengan tahun 1999. Teknik pengumpulan data dilakukan dengan wawancara dan dokumentasi. Teknik analisa data yang digunakan adalah :

- 1) Analisis Chi-square
- 2) Korelasi Product Moment.

Kesimpulan yang dapat diambil dari penelitian ini adalah :

- 1) Ada perbedaan risiko pemberian kredit ditinjau dari jenis kredit
- 2) Ada perbedaan risiko pembagian kredit ditinjau dari pendapatan dan
- 3) Ada perbedaan risiko pemberian kredit ditinjau dari besarnya kredit.

## **ABSTRACT**

### **Risks of Credit Extension Looked at from Kind of Credit, Income and Sum of Credit Points of View. Case study at PT BPR Karangwatu Pratama in Yogyakarta.**

**Agustina Eni Purwanti  
Sanata Dharma University  
Yogyakarta  
2000**

The aim of this research is to know whether. There are risks differences of credit extension looked at from kind of credit extended, in come of credit receiver and sum of credit points of view.

This research was a case study conducted at PT BPR Karangwatu Pratama in Yogyakarta. The population of this research were credit receivers of BPR karangwatu Pratama who had settled their debt in 1998-1999. The samples were taken with random sampling, Data collecting technique used were interview and documentary study. Data analysis techniques used were chi-square analysis and produk moment correlation.

The findings are :

- 1) There were risk differences of credit extension looked at from kind of credit point of view
- 2) There were risk differences of credit extension looked at from the income of credit receiver point of view.
- 3) There were risk differences of credit extension looked at from the sum of credit point of view.