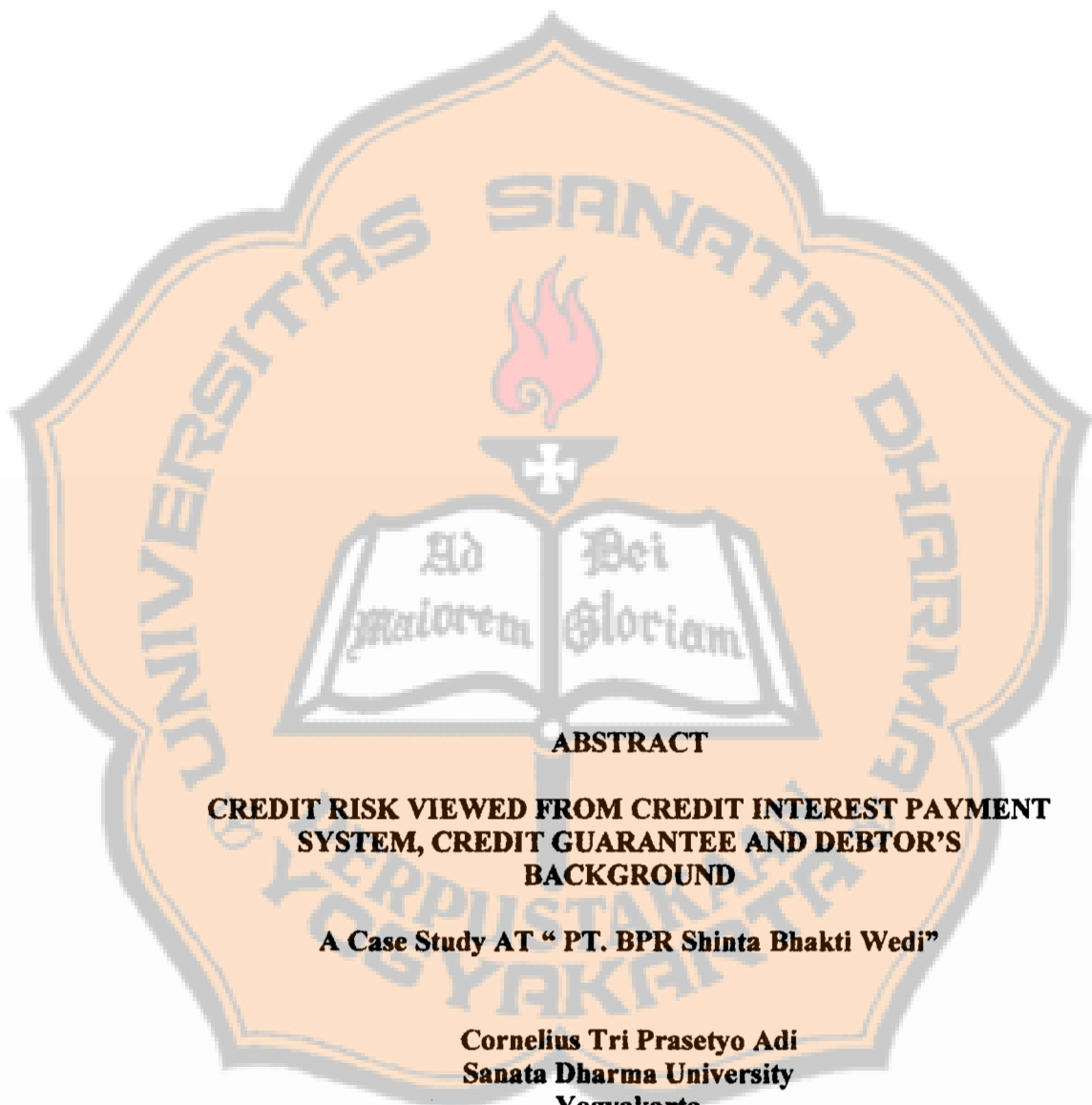




Tujuan penelitian ini adalah untuk mengetahui apakah ada perbedaan risiko kredit ditinjau dari (1) Sistem pembayaran bunga kredit (2) Jaminan kredit (3) Latar belakang debitur. Jenis penelitian yang dilakukan adalah studi kasus. Penelitian ini dilakukan di PT. BPR Shinta Bhakti Wedi pada bulan April sampai dengan bulan Mei 2004.

Populasi pada penelitian ini adalah semua debitur yang mengalami keterlambatan pembayaran angsuran kredit antara tahun 2000–2002. Dari populasi diambil sampel yaitu debitur yang mengalami keterlambatan pembayaran angsuran kredit dan telah lunas antara tahun 2000–2002. Teknik pengumpulan data yang digunakan adalah teknik wawancara dan dokumentasi.

Data dianalisis dengan menggunakan uji statistik Chi-Kuadrat. Analisis Chi-Kuadrat ini digunakan untuk menguji perbedaan risiko kredit ditinjau dari sistem pembayaran bunga kredit, jaminan kredit dan latar belakang debitur.



ABSTRACT

**CREDIT RISK VIEWED FROM CREDIT INTEREST PAYMENT
SYSTEM, CREDIT GUARANTEE AND DEBTOR'S
BACKGROUND**

A Case Study AT " PT. BPR Shinta Bhakti Wedi"

**Cornelius Tri Prasetyo Adi
Sanata Dharma University
Yogyakarta
2004**

The objective of the research was to know whether or not there were any difference credit risks from (1) credit interest payment system (2) credit guarantee (3) debtor's background. The research was conducted at "PT. BPR Shinta Bhakti Wedi" from April to may 2004.

The population in the research were all debtor's who were late in paying the installment credit payment during year 2000 to 2002. The samples taken from the populations were debtor's who were late in paying the installment credit payment and had paid off during the year 2000 to 2002. Interview and documentation techniques were applied to collect the data.

The data were analyzed using the *Chi-Square Test*. The *Chi-square Test* was applied to test the difference of the credit risks viewed from the credit interest payment system, the credit guarantee, and the debtor's background.

The results of the research showed that : (1) there was a difference in term