

Analisis Pengaruh Cost of Fund, Overhead Cost, Bad Debt Ratio dan Non Performing Loan terhadap Penyaluran Kredit Usaha Rakyat (KUR) Pada PT. Bank Bukopin, Tbk di Jakarta Periode Januari 2008 - Desember 2008 = The Analysis Effect of Cost of Fund, Overhead Cost, Bad Debt Ratio and Non Performing Loan Toward The Distribution of "Kredit Usaha Rakyat" at PT. Bank Bukopin, Tbk in Jakarta Period of January 2008 - December 2008.

Dhani Tresno, author

Deskripsi Lengkap: <https://lib.ui.ac.id/detail?id=128327&lokasi=lokal>

Abstrak

Membaiknya kondisi makroekonomi dalam beberapa tahun terakhir yang tercermin dari terkendalinya laju inflasi, stabilnya nilai tukar, dan turunnya suku bunga, namun kredit yang disalurkan perbankan belum cukup menjadi mesin pendorong pertumbuhan ekonomi untuk kembali pada level sebelum krisis. Apalagi platform ekonomi yang berbasis pada pengembangan usaha sektor mikro, kecil, dan menengah belum mampu dikembangkan secara maksimal, mengingat perilaku penawaran kredit perbankan kepada sektor ini sangat dipengaruhi oleh beberapa faktor.

Penelitian ini bertujuan untuk mengetahui pengaruh beberapa variabel terhadap penawaran Kredit Usaha Rakyat (KUR) secara parsial maupun keseluruhan pada sektor UKM. Metode analisis yang digunakan adalah analisis deskriptif, dilanjutkan dengan analisis korelasi.

Hasil penelitian dalam kurun waktu Januari 2008 - Desember 2008 memperoleh kesimpulan sebagai berikut. Pertama, Cost of Fund, Overhead Cost, Bad Debt Ratio dan Non Performing Loan berdampak pada penyaluran Kredit Usaha Rakyat (KUR). Kedua, secara serempak variabel-variabel Cost of Fund, Overhead Cost, Bad Debt Ratio dan Non Performing Loan berpengaruh nyata dan signifikan terhadap penawaran Kredit Usaha Rakyat pada PT. Bank Bukopin, Tbk di Jakarta. Ketiga, secara parsial variabel Cost of Fund, Overhead Cost, Bad Debt Ratio dan Non Performing Loan berdampak positif dan signifikan terhadap penawaran Kredit Usaha Rakyat pada PT. Bank Bukopin, Tbk di Jakarta.

.....The improvement of macroeconomic condition for several recent years is shown by controlled inflation Rate, stable exchange rate and the decrease of interest rate, however, the credit distributed by banking has not been sufficient to be a supporting machine for economical growth to return to prior crisis level. Moreover, the economical platform based on the micro sector business development - small and medium Business have no capability to be optimally developed, recalling that behavior of banking credit offer toward this is affected very much by several sectors.

The objective of this research is to analyze the effect of some variables to "kredit usaha rakyat" offer partially and simultaneously to UKM sector. The analysis methods applied is descriptive analysis, followed by correlation analysis.

The result of analysis in the period of January 2008 - Desember 2008 concludes as follows : First, Cost of Fund, Overhead Cost, Bad Debt Ratio and Non Performing Loan has been impacted to "Kredit Usaha Rakyat" program. Second, simultaneously, the variable of Cost of Fund, Overhead Cost, Bad Debt Ratio and Non Performing Loan gives significant effect to "kredit usaha rakyat" . Third, partially, Cost of Fund, Overhead Cost, Bad Debt Ratio and Non Performing Loan variable gives significant and positive impacts to

“Kredit Usaha Rakyat “ to UKM sector at PT. Bank Bukopin, Tbk in Jakarta.