

Analisis faktor faktor yang mempengaruhi keinginan dan partisipasi kredit usaha mikro pada lembaga keuangan (studi kasus Kecamatan Pasar Minggu) = Analysis of determinants of microenterprise s willingness to borrow and credit participation to financial inclusions (case study Kecamatan Pasar Minggu)

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Abstrak

[ABSTRAK

Tujuan dari penelitian ini adalah untuk mengetahui faktor-faktor yang mempengaruhi keputusan pelaku usaha mikro dalam menentukan keinginan dan partisipasi kredit pada lembaga keuangan. Penelitian ini dilakukan dengan studi kasus pada kecamatan Pasar Minggu, Jakarta Selatan. Metode yang digunakan dalam penelitian ini adalah deskriptif kualitatif serta menggunakan model regresi probit untuk menganalisa 91 data sampel usaha mikro yang diambil pada bulan Mei 2014. Hasil penelitian ini menunjukkan bahwa variabel lama usaha, rencana pengembangan usaha, dan status sebagai penduduk Jakarta memiliki pengaruh signifikan pada keinginan untuk meminjam. Sedangkan variabel yang memiliki pengaruh signifikan pada partisipasi kredit adalah lama usaha, tingkat penghasilan, dan status miskin dari pelaku usaha mikro.

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ABSTRACT

The objective of this study is to identify the factors that influence the decision of microenterprises in determining willingness to borrow and credit participation to financial institutions. The research was conducted by case study on the Pasar Minggu sub-district, in South Jakarta city. The method used in this research is descriptive qualitative as well as using a probit regression model to analyze 91 sample data microenterprises taken in May 2014. The results of this study indicate that length of business, business plans, and satus as Jakarta?s resident have a significant influence on the willingness to borrow. While the variables that have a significant influence on credit participation is length of business, income level, and status as a poor;The objective of this study is to identify the factors that influence the decision of microenterprises in determining willingness to borrow and credit participation to financial institutions. The research was conducted by case study on the Pasar Minggu sub-district, in South Jakarta city. The method used in this research is descriptive qualitative as well as using a probit regression model to analyze 91 sample data microenterprises taken in May 2014. The results of this study indicate that length of business, business plans, and satus as Jakarta?s resident have a significant influence on the willingness to borrow. While the variables that have a significant influence on credit participation is length of business, income level, and status as a poor, The objective of this study is to identify the factors that influence the decision of microenterprises in determining willingness to borrow and credit participation to financial institutions. The research was conducted by case study on the Pasar Minggu sub-district, in South Jakarta city. The method used in this research is descriptive qualitative as well as using a probit regression model to analyze 91 sample data

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