

## Determinan kinerja bank perkreditan rakyat (BPR) di daerah pedesaan agraris di Jawa Barat = The performance determinant of bank perkreditan rakyat (BPR) in rural agrarian areas in West Java Province

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### Abstrak

Penelitian ini bertujuan untuk menemukan variabel yang dominan mempengaruhi kinerja BPR di daerah pedesaan agraris di Jawa Barat. Digunakan data kinerja cross-sectional BPR untuk tahun 2015 di daerah Jawa Barat yang berpopulasi rumah tangga usaha pertanian >200.000. Analisis faktor eksploratoris mengungkap bahwa return on asset, keswadayaan operasional, serta profit margin membentuk faktor keberlanjutan finansial. Sementara gross loan portfolio dan rasionya terhadap total asset membentuk faktor jangkauan sosial. Model seemingly unrelated regression kemudian menemukan bahwa determinan keberlanjutan finansial ialah beban operasional dan pendapatan finansial, sementara determinan jangkauan sosial ialah modal. Namun atas keterbatasan penelitian, faktor jangkauan sosial kurang direpresentasikan variabel konstruksinya.

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This study aims to find the dominant variable affecting the performance of Bank Perkreditan Rakyat plural, BPRs in rural agrarian areas in West Java. This study use the cross sectional BPRs performance data in 2015 in the districts of West Java with a farming household population of 200,000. Exploratory Factor Analysis revealed that return on asset, operational self sufficiency, and profit margin have high loadings on one factor, establishing the financial sustainability dimension. While, gross loan portfolio and its ratio to total asset load high on the other component, establishing the social outreach dimension of BPR performance. A seemingly unrelated regression model was then fitted on the factor scores. Operational expense ratio and its ratio to total asset are found to determine the financial sustainability of BPR performance, while capital was found to determine the social outreach performance factor. However, because of the limitations faced by this research, the social outreach factor is inadequately represented by its constructing variable.