

ABSTRAK

HUBUNGAN JANGKA WAKTU, SUKU BUNGA, DAN JAMINAN KREDIT TERHADAP KOLEKTIBILITAS KREDIT

**Studi Kasus pada PT. Mandiri Tbk (Persero) Cabang STIE YKPN UP.Kredit Mikro,
Seturan, Yogyakarta**

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2018

Penelitian ini bertujuan untuk mengetahui adanya hubungan antara jangka waktu, suku bunga, dan jaminan kredit terhadap kolektibilitas kredit Bank Mandiri cabang STIE YKPN UP. Kredit Mikro, Seturan, Yogyakarta secara parsial.

Teknik pengumpulan data dengan cara dokumentasi. Populasi dalam penelitian ini adalah jenis kredit yang ditawarkan oleh Bank Mandiri cabang STIE YKPN UP. Kredit Mikro Seturan, Yogyakarta pada periode Juni 2016 hingga Juli 2017. Sampel yang digunakan adalah 1 jenis kredit, yaitu KUM (Kredit Usaha Mikro) periode Juni 2016 hingga Juli 2017. Teknik pengambilan sampel dengan *convinience sampling*. Teknik analisis data dalam penelitian ini adalah analisis korelasi parsial: rank spearman dengan menggunakan *software SPSS (Statistical Product and Service Solution) 16 for Windows*.

Hasil penelitian ini menunjukkan bahwa: 1) ada hubungan antara jaminan kredit dengan kolektibilitas kredit, 2) tidak ada hubungan antara jangka waktu dengan kolektibilitas kredit, 3) tidak ada hubungan antara suku bunga dengan kolektibilitas kredit.

ABSTRACT

RELATIONSHIP AMONG TERM, INTEREST, AND CREDIT COLLATERAL TOWARD CREDIT COLLECTIBILITY

A Case Study at PT. Mandiri Tbk (Persero) Branch STIE YKPN UP.Micro Credit,
Seturan, Yogyakarta

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This research aim to determine the relationship among term, interest, and credit collateral towards credit collectability Mandiri Bank branch STIE YKPN UP. Micro Credit, Seturan, Yogyakarta partially.

Data was collected using documentation. The population in this research was all type of credits offered by Mandiri Bank branch STIE YKPN UP. Micro Credit, Seturan, Yogyakarta in the period from June 2016 to July 2017. Sample that being used was one type of credit, it was KUM (Micro Business Credit Program) within the period of June 2016 to July 2017. Sampling technique employed was convinience sampling. Data analysis technique employed in this research was partial correlation analysis: Rank Spearman using SPSS software (Statistical Product and Service Solution) 16 for Windows.

The result of this research shows that: 1) There was a relationship between credit collateral and collectability credit, 2) There was no relationship between term and collectability credit, 3) There was no relationship between interest and collectability credit.