

ABSTRACT

Halimah. 2012 Thesis Title: “The Influence of Effectiveness, Monitoring, and Development of Credit toward Improvement of Business (Study on Debtor of Kredit Usaha Rakyat Mikro Bank Rakyat Indonesia TBK Unit Buring Malang)”

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Keyword : Effectiveness, Monitoring, Credit Development, KUR

Implementations of Kredit Usaha Rakyat are efforts that have been done by individual or groups of government/enterprise that pointed to reach objective formed as working capital cost and/or working infestations toward micro, small, middle scale business and cooperation in productive line and proper but has not been bankable. The development of small scale business as an effort or strategy of empowering small scale business through several aspects including managerial aspect and capital aspect.

The objective of this study is to find out and analyze the existence of simultaneous and partial effect variable of credit effectiveness (X1), credit monitoring (X2), and credit development (X3) toward Improvement of Business (Y) debtor of KUR Mikro Unit Buring, Kecamatan Kedungkandang, Malang. Data analysis was using Statistical tests of multiple regressions with Statistical t-test and statistical f-test.

From this study, independent variable (effectiveness, monitoring, and development) simultaneously influence toward Improvement of Business with significance 0.000 and this analysis model could describe dependent variable at 79.6%. Partially independent variable that influence toward business improvement is monitoring and development with significance of 0.002 and 0.004 therefore effectiveness variable did not have influence due to significance rate at 0.383 over 0.05. Development variable (X3) have positive significance, this explain that development that has been done by Bank BRI unit Buring regularly and continuously have effect toward customer business improvement. Besides that monitoring variable (X2) was dominant influence toward customer business improvement, this explain that monitoring that has been done by Bank BRI consistently will improve business of debtor. Effectiveness variable (X1) partially not influence toward customer business improvement, due to debtor have other liability exclude of credit that gained from bank BRI. For anticipating this matter, bank BRI should be well considering BI Checking toward debtor that will apply for credit loan.