ABSTRACT

Rochmani Fatich, Cicik. 2012. THESIS. "Effect of Procedures, Disbursement, and Credit Monitoring Credit Toward The Risk Of Loss on PT. Bank Rakyat Indonesia (Persero), Tbk. Unit office Sawojajar Malang ".
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Keywords : Lending Procedures, Loan Disbursement, supervision Credit, Credit Risk Loss.

Lending procedures, loan disbursement and credit monitoring is a variable that is closely related in reducing the risk of bad debts. Therefore, this study aimed to determine the effect of credit procedures, loan disbursement, and monitoring these credits toward the risk of bad debts, either partially or simultaneously.

The Testing conducted using multiple linear regression. Before doing the regression test classical assumption test is performed, including tests of normality, multicollinearity, heteroscedasticity, and autocorrelation.

From these results the procedure already qualified lending principles 7p & 5c credit. Simultaneously with a significant level of 10%, lending procedures, loan disbursement, and oversight of credit have a significant effect in reducing the risk of bad debts. Partial variable lending procedures and controls have a significant credit risk toward the level of bad credit, but in this study the variable loan disbursement has no significant effect on the risk of bad debts because of credit disbursement will be made if the procedures and terms of credit have been made by the customer.The most dominant variable in this study is the supervision of credit with a family approach. Independent variables which consist of (lending procedures, loan disbursement, and credit control) could explain the model of the dependent variable that is non-performing loans amounting to 61.2% while the remaining 38.8% is explained by other independent variables.