

LAND PROCUREMENT MANAGEMENT OF RESIDENTIAL ENVIRONMENT IN PT KARUNIA LAND SIDOARJO

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To Meet Most Of The Requirements of obtaining a degree in economics S-1 In The Interest Of Bussiness Management Studies Course Management

ABSTRACT

This studi was conducted to investigate the effect of microenterprise lending rules on credit risk returns at credit unions of PT. Karunia Land Sidoarjo. The background of this research is the increasing number of micro businesses that evolved so that it appears many lending institution that facilitate the provision of micro credit cooperative institutions primarily. For that creditor need to be cautious in giving credit to not affect the size of the credit risk posed. This study is based on existing variable lending rules that apply to credit unions of Citra Makmur Sejati Unit Rambipuji in its efforts to minimize the risk imposed on the loan repayment period August 2013 to June 2014. With using quistionaires, the result of the data collected was then tested using multiple regression test, F test, and t test with an α significant value of 5%. The result of data acquisition and processing of primary data showed output variables microenterprice lending rules significantly influence the risk of loan repayment either simultaneously or partially with F table value at 6,59 smaller than the calculated value of 15,516 and t table value 2,776 over it smaller than variable capital ownership of 6,783, variable ability of 5,211 and variable character of – 5,676 is smaller than t table.

Keyword: microenterprise lending rules, credit risk, credit unions, micro business