

ANALISIS PENGARUH TOTAL PEMBERIAN KREDIT ANTI POVERTY PROGRAM (APP) PERTANIAN BANK JATIM, INFLASI DAN HARGA BAHAN PANGAN TERHADAP TINGKAT GAGAL BAYAR KREDIT ANTI POVERTY PROGRAM (APP) PERTANIAN BANK JATIM DI PROPINSI JAWA TIMUR 2008.1 – 2011.2
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ABSTRAK

Tujuan penelitian ini adalah untuk mengetahui pengaruh dari total kredit yang disalurkan dari program kredit APP Pertanian Bank Jatim, inflasi, dan tingkat harga bahan pangan terhadap tingkat gagal bayar kredit APP Pertanian Bank Jatim tersebut pada periode Januari 2008 sampai dengan Februari 2011. Penelitian ini menunjukkan bahwa tingkat gagal bayar kredit APP Pertanian Bank Jatim menurun pada periode akhir penelitian, namun walaupun menurun tingkat gagal bayar tetap masih terbilang tinggi, yakni masih dalam kisaran angka belasan. Temuan ini masih ada nya masalah yang dihadapi oleh program kredit ini. Metode yang digunakan dalam penelitian ini adalah *Ordinary Least Square* (OLS) untuk mengetahui pengaruh variabel-variabel bebas terhadap variabel terikat baik secara parsial dan juga simultan. Hasil penelitian ini diharapkan dapat menjadi masukan bagi Bank Jatim maupun Pemerintah Provinsi Jawa Timur dalam hal ini Dinas Pertanian Jawa Timur dalam upaya terus mengembangkan dan menyempurnakan program kredit APP Pertanian Jawa Timur.

Kata Kunci : Total pemberian kredit Anti Poverty Program (APP) Pertanian Bank Jatim, inflasi, harga bahan pangan, tingkat gagal bayar kredit Anti Poverty Program (APP) Pertanian Bank Jatim, Ordinary Least Square.

ABSTRACT

The purpose of this paper was to determine the effect of the total loans distributed from the Bank Jatim's APP Pertanian credit program, inflation, and food prices to the rate of non performing loan from Bank Jatim's APP Pertanian credit program in the period of January 2008 until February 2011. The study shows that the non performing loan from this credit program declined in the final period of the study, but even though it was a decline, the non performing loan rates are still relatively high, which is still within the range of a dozen numbers. This finding shows that there was still some problems in this credit program. The method used in this study is Ordinary Least Square (OLS) to investigate the effect of independent variables on the dependent variable, both partial and simultaneous. The results of this study is expected to be an input for Bank Jatim and East Java Provincial Government in this regard the Department of Agriculture of East Java in an effort to continue to develop and refine the APP Pertanian credit program.

Key Words : Total loans distributed from the Bank Jatim's APP Pertanian credit program, inflation, food prices, the rate of non performing loan from Bank Jatim's APP Pertanian credit program, Ordinary Least Square.