ANALISIS FAKTOR-FAKTOR YANG MEMPENGARUHI TINGKAT PENGEMBALIAN KREDIT MODAL KERJA OLEH UMKM
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Abstrak
Providing assistance working capital loans to micro entrepreneurs of small and medium can not always be restored smoothly. This study aims to examine the factors that can influence the rate of return on working capital loans by small and medium micro enterprises. The factors studied were old business, type of business, education level and income from operations. The population used in this study are all debtors working capital at PT Bank BPR Kita Centradana Branch Gianyar are 31 debtors. Technic of samples that use in this study was sampling technique that all members of the population used as a sample. Data analysis techniques used in this study is the logistic regression analysis. Results from this study showed that the long effort did not affect the rate of return on working capital credit which is indicated by the significant value of 0.843. This type of business does not affect the rate of return on working capital credit which is indicated by the significant value of 0.999. The level of education does not affect the rate of return on working capital credit which is indicated by the significant value of 0.765. Positive effect on the operating profit return on working capital credit which is indicated by the significant value of 0.024.

Keywords: The rate of return of credit, the Old business, type of business, education level, income from operations.