

ABSTRACT

Kredit Usaha Rakyat is the financing for Micro, Medium Enterprises and Cooperatives (UMKM-K) in the form of giving work capital supported by guarantee facility for productive enterprises. BRI is one of the commercial banks besides conventional banks such as BNI, BTN, Bank Mandiri, Bukopin, Bank Syariah Mandiri trusted by the government to deliver the Kredit Usaha Rakyat. Phenomena that occur is, through the KUR, the debtor does not need to provide collateral to the bank because this loan is loan without collateral and its guaranteed by the government. That does not mean if the KUR program has been paid by the government, the program can run smoothly and in accordance with the desired expectations. Of course, various risks began to emerge; one of them is the fluency return of the Kredit Usaha Rakyat (KUR) by a debtor resulting increas of bank's NPL.

The study was done in PT Bank BRI Unit Tawang Sari II branch of Sukoharjo in January 2013. The percentage of NPL KUR Micro BRI Unit Tawang Sari II decreased in the month of January 2013 compared to previous months. Achievement should be increased and maintained until the NPL reached the lowest point. The aims of this study is to analyze factors that affect fluency return of KUR Micro in order to maintain and improve that's performance. The data used in this research are primary and secondary data. Sampling method used was nonprobability sampling with the Slovin calculation. 86 samples was obtained and used in this study, which consists of 43 people representing a smooth to repay loans and 43 represent subpopulations that are not fluent in restoring credit. Processing of the data is using qualitative analysis and quantitative analysis using logistic regression. In the multivariate analysis of the six independent variables, it was only variable number of dependents and turnover of business that have effect in the fluency of returning the KUR Micro. While the variables of age, education level, the loan amoun, and business experience does not have influence toward the fluency return of KUR Micro.

Keywords: rate of returning KUR micro, age, education level, number of dependents, amount of loan, business experience, and turnover.