

Abstract

Kredit Usaha Rakyat (KUR) Micro on BRI Unit Kendal Kota is credit of government programs that have important role to give capital assistance for SMEs on District of Kendal Kota. KUR Micro should be kept out of repayment problems so not disrupt on continuity of KUR Micro. This research aims to know any factors that have an influence on the loan repayment of Kredit Usaha Rakyat (KUR) Micro on BRI Unit Kendal Kota. The examined factor on this research are Age, Sex, Number of Dependents, Sum of Loan, Type of Business, and Old of Business.

The data that used on this research are the secondary data covered 83 sample of borrowers of KUR Micro on BRI Unit Kendal Kota. The implement of analysis that was used on this research is logistic regression.

The result of analysis indicate the smoothness of loan caused by characteristics of borrowers, characteristics of loan, and characteristics of business. Number of Dependents, Sum of Loan, and Old of Business have influence on the smoothness of loan repayment of KUR Micro on BRI Unit Kendal Kota. The results of analysis obtained Number of Dependents greater than 4 people, Sum of Loan less than 6 million, and Old of Business less than 7 years are more potentially to cause repayment problems. The Bank is expected pay attention to this variables on the analysis of credit. While the variable of Age, Sex, and Type of Business not have influence on the smoothness of loan repayment of KUR Micro on BRI Unit Kendal Kota.

Key words : Kredit Usaha Rakyat (KUR) Micro, smoothness of loan repayment, number of dependents, sum of loan, old of business.