Analysis of The Factors That Affect The Repayment Rates KUR Micro (Case Study: PT. BRI Unit Ciampea, Bogor)

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Abstract

Small and medium micro businesses generally have limited capital, to overcome the problems the government makes a financing program known as KUR. The KUR program is that micro business doers of micro and can obtain loans .This study done in BRI Unit Ciampea , the election of research is done deliberately with the consideration that BRI Unit Ciampea is one of the largest Bank in distributing KUR micro agribusiness in Bogor. In addition to show a decrease in non-performing loans in December 2013 until March 2014 at 0.72 %, but in April 2014 until August 2014 increasing non-performing loans amounting to 2.84 %, then decline again until now reaching 1.15 %, the level of non-performing loans are also show the performance of the distribution of KUR in BRI Unit Ciampea already be above the level of non-performing loans at the BRI micro overall. This study aims to to analyze the factors that affect the rate of return in BRI Unit Ciampea KUR Micro. The analysis shows that a variable double linear regression that exert influence on the rate of return real micro KUR is the variable business experience, business turnover, received credit and experience the use of credit to venture .Where the four it has negative variable influence on the rate of return micro KUR. While variables such that the level of education, the distance a borrower 's house , the number of families to support, business assets and the tenor the repayment of credits not influence significantly to micro KUR the rate of return.

Keyword : KUR Micro, NPL, factors affecting

1. Introduction

Business doers on micro business small and medium generally have limited capital. Business doers of micro need fund for capital and improve large business. An effort must be productive worthy of and increase its business of passing income fund loan of financial institution especially Bank. Micro business players can obtain loans then the government namely Ministry of Cooperative and Small, Medium Enterprise Scale (SMES) create KUR. The KUR program is financing for micro business, small, intermediate in the provision of working capital supported by credit facilities to productive business. The KUR program is intended to micro business operators able to obtain loans. The KUR program in distribute through several Banks like the BRI, BNI, Bank Mandiri, bukopin, Bank syariah Mandiri, state savings Bank, BNI syari'ah and regional development Bank. Of ensuring the government provides 70 % and 30 % the rest are covered by executing Banks. Of ensuring the KUR program granted in order to increase access to micro business in a source of financing in order to encourage the national economy.

The development of the total number of largest ceiling still in may have had by Bank BRI micro KUR and the total lowest ceiling achieved by a Bank syariah. In 2012 the realization of KUR reached 230 trillion rp, this amount surpassed the target the government by up to 30 trillion rupiah. By 2013 the realization of the KUR program reaches more than the government target, where in this year governments improve the target 36 trillion rupiah and finally this year capable of being realized its distribution of 47 trillion of the rupiah. BRI micro channelling is the KUR program which having the smallest of the non-performing loans of the 2013 until now is rp 1.4 % in 2013 and then in the 2014 of 2.0 %, despite the aches of the increase in non-performing loans of the 2013 to year 2014 but non-performing loans of the micro Bank BRI is the non-performing are the lowest of other Banks .Bank BRI is channelling largest KUR with a total plafond reached 75.9 trillion rupiah, in addition to the retail sector also channelled micro sector of KUR which each plafond of 15.38 trillion rupiah and 60.2 trillion rupiah, the debtor of 91.745 UMK and 8.350 UMK with 736 orphan, an average loan 167.7 million per debtor and 7.3 million rupiah. Bank BNI is the second rank plafond with a total of 223 to 884 14.08 trillion rupiah with an average of the debtor micro business credit 62.89 million rupiah .Is third with a total of Bank Mandiri plafond 12.3 trillion rupiah to 243 average with 199 of the debtor micro business credit 50.7 million rupiah.

BRI Unit Ciampea the branch of the Dewi Sartika, Bogor is one of the office of a Unit that was opened by BRI to serve the community including in it is to provide services KUR. In between BRI Units under the office of the branch

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of the Dewi sartika Bogor, BRI Unit Ciampea have a chance to micro business sector. In general function and purpose they have the same with other branch offices in all areas Indonesia. Many facilities offered by the product of savings Bank BRI in an effort to raise funds from the community both savings and non savings and loan products such as credit. But, along with the increase in the distribution of KUR, the increase in the ratio of non-performing loan (npl) KUR also happened to decrease in december until march 2013, 0.72 % by 2014 but in April 2014 until August 2014 around 2.84 % of non-performing loans increased, then decline again until now reaching 1.15 %, it also shows the level of non-performing loans in the distribution of the performance of BRI Unit Ciampea already be above the level of non-performing loans in the overall BRI micro .As of 31 march 2014, the level of non-performing loans is pt Bank BRI micro KUR 2.0 % while the level of non-performing loans amounting to micro in KUR Ciampea 1.072 % of BRI Unit.

High numbers of non-performing loans is one success indicator of BRI as work Unit. Therefore, BRI must continue the programs to develop one of them with risk management credit, especially in terms of the debtor select candidates in order to improve the quality and quantity of financing and supporting the development of micro business. Thus the factors that influence the return by the debtor should be cared for by BRI things to the number of non-performing loans can be reduced So that in the outline of a problem that will be discussed and that is formulated as follows: What factors affecting the level of return on Bank BRI micro KUR Bogor Ciampea Unit that can cause its owned low. The purpose of this study is identifying characteristics of a debtor KUR micro Bank BRI Unit Ciampea in Bogor based on the repayment of the people business credit and analyzing the factors that affect the level of micro KUR returns in BRI Unit Ciampea Bogor.

2. Method

Location and timing of research

Research conducted in november to february 2015 on a Bank Unit Ciampea, the branch of the Dewi Sartika .The election of this place is done deliberately, namely in relation to accessibility to respondents researchers so that information relating to the debtor can were dug well for the purposes of this research and recommendations from BRI the branch of the Dewi Sartika with various considerations which is the management of any Bank Unit that customers is largely agribusiness. BRI Unit Ciampea was one of a branch in which are opened by BRI to serve residents including the provision was to give service micro KUR .Among BRI Units under branch offices Dewi Sartika, BRI Unit Ciampea have a chance to the market sector of the economy micro business because of the Unit the business activity in this area and in general they micro scale about the location of the office and BRI Unit Ciampea not far from with traditional markets and it is easily reached by the commUnity because of close to the highway. In addition,

the location is also close to one of the trade so that the more support disbursement of KUR for the sector. This can be seen by the presence of the trend of increased the number of debtors micro access the KUR program in BRI Unit Ciampea that occurs in December 2009 to October 2014 (BRI 2014).

On the other hand, an increase in the distribution of KUR in fact also followed by an increase in the ratio of non-performing loans. So that research are beneficial in the development of risk management of credit, especially in terms of the debtor select candidates expected to provide input for the management of BRI Unit Ciampea.

Types and Sources of Data

The data used in this research namely primary and secondary data .The primary data was obtained from the results of interviews by giving the borrowers questionnaire / a debtor who use micro KUR in a Bank BRI Unit Ciampia. In addition, so that question in an interview more systematic and discussions with parties BRI Unit management Ciampea. Secondary data obtained from the headquarters of the Bank BRI that is quantitative data obtained from data regarding a debtor micro KUR and the report on BRI Unit Ciampea than the period December 2009 until October 2014 that which concerns the KUR program, the literature study, a journal, research reports, magazines and the internet that relevant research on the topic of repayment rates KUR micro.

A method of the sample collection

Population in this study is all micro business which become debtors micro KUR BRI Unit Ciampea and is still classified as active of the months January 2014 until October 2014 and has acquired KUR loan for the purpose business capital not to investment. The number of this population is as many as 3059 a debtor who divided into subpopulations namely two debtors with repayment smoothly as many as 2814 people and debtors with irregular return as many as 245 people, where this population is divided into three sectors namely consisting of 666 the agricultural sector, 1417 the trade sector, 976 the industrial sector and 1919 the services sector. While the total KUR customers were 3059 consisting of agribusiness 2814 customers smoothly in return the people business credit and 245 customers less smoothly in return the people business credit. Take samples in the number of respondents is 40 , in which consisting of three respondents are not fluent in credit and 37 of respondents who smoothly in repay loans. It is obtained by using a method of calculation stratified sample a group of respondents based on the agricultural sector, trade and industry. The determination of the total sample in research is following the opinion of hair (1998) stated that there are some similarity between the discriminance analysis with regression analysis of them are the population is divided into certain groups and to be representing each group needed at least 30 observation as samples from each of the group.

Heterogeneity of the population is very important in the targets set the sample. Two considerations often considered important in determining the sample is time and funds available to researchers. A method of the determination of the sample in this research done deliberately and disproportional so that all members of not having the same opportUnities to be sample and the total sample representing groups in the population is proportionate. The selection of sample deliberately and disproportionately this was done because of limited range against a debtor that their residence far enough so that the debtor of the debtor sample taken is relatively more accessible and more communicative based on reference Ciampea BRI Unit officers, consequences of the use of the sampling method is taken the possibility of respondents not represent some of the population overall.

The processing and analysis of data

Data processing in this research done manually and computerized. Data processing done with through three stages namely editing, encoding, and tabulation. Editing is done with check back every sheets questioner to ensure that every questions in questioner have been filled with either by each respondent. After that coding done by giving code on each answer in respondents questioner. The data which has di-coding later incorporated into the form of the tables (tabulation) to mixed with Microsoft excel, SPSS Minitab 11 and 16. Data processing done to answer every question that is listed in research purposes. In this research used an analysis of qualitative and quantitative analysis.

Qualitative analysis

Qualitative analysis used in this research in the form of descriptive analysis. Descriptive analysis is a description of that will describe a general picture of BRI Unit Ciampea and the characteristics customers on the relationship the individual characteristics, characteristic of a business and characteristic of credit which allegedly can affect the rate of return micro KUR BRI Unit Ciampea supported presentation of data in the form of tabulation. Descriptive analysis used in this research aims to understand the characteristics of customers who smoothly in repaying their credits with a debtor was not fluent in repaying their credits in a Bank BRI Unit Ciampea.

Quantitative Analysis

The quantitative analysis that is used is the analysis of the factors that affect the rate of return micro KUR by using a model linear regression analysis worship of idols so that known free variables in an ostensible manner influential or not against the loan repayment rate as variable bound. Variable free in the model consisting of the level of education living customers the number of families to support, experience an economic activity business asset a turnover of an economic activity a period of time the repayment of loans experience receive credit and the use of credit to venture.

Double linear regression analysis

An analysis of the factors that affect the rate of return micro KUR in BRI Unit Ciampea will be done with using double linear regression .Double linear regression is the regression equation is with variables pendugaan the value of y (of variable bound) based on result of measuring in some variables free x (of variable free) (harmini 2009). The repayment rate is variable bound obtained from the percentage comparison tray debit to the total ceiling of BRI Unit Ciampea micro KUR customers. While the variable levels of education consists of free, a distance of the house of customers, the number of the responsibility of the family, business experience, business assets, business turnover, a period of time of the credit, the use of business experience and receive credit for businesses. An estimation of a model for an analysis of the factors that affect micro KUR repayment rate of BRI Unit Ciampea is as follows:

$$Y_i = b_0 + b_1 X_{1i} + b_2 X_{2i} + b_3 X_{3i} + b_4 X_{4i} + b_5 X_{5i} + b_6 X_{6i} + b_7 X_{7i} + b_8 X_{8i} + b_9 X_9 + e$$

The value of the parameters of the alleged:
b_0, b_1, b_2, b_3, b_4, b_5, b_6, b_7, b_8, $b_9 < 0$ are koefisien for all factors.
Note:
Y_i = The repayment rate (%).
X_{1i} = the level of education (year).
X_{2i} = a distance of the house of customers (km)
X_{3i} = the number of the responsibility of the family (people).
X_{4i} = accept credit experience (year).
X_{5i} = business assets (rupiah).
X_{6i} = gross income (rupiah).
X_{7i} = a period of time of the credit (year).
X_{8i} = experience receive credits (time).
X_{9i} = use of credit to businesses (rupiah)
e = disturbance error.

The hypothesis of the factors affecting the level of suspected of micro Units Ciampea KUR returns in the research is that
1. The level of education between two strong influence in running the business of making rational decisions and the development of effort. This is because education sector is one of the most high as more insight and knowledge of will be more customers to be able to run their business. Therefore, education level in the supposed influence significantly to the additional returns from BRI Unit of a microcomputer Ciampea where with the increase the educational level, the percentage level the repayment of the funds is getting smaller. According to this, hypothesis will use is:
   H0 = the coefficients the level of education do not affect real.

H1 = the coefficients levels of education had have real impact

2. The distance a borrower's house allegedly led to expenditure customers to pull out of travel to location of BRI Unit Ciampea, so that the farther the distance a borrower 's house with BRI Unit Ciampea then averse in payment. In other words that the distance a borrower's house had an impact on the rise in expenditure issued by customers so that the level of tending to large of indolent. It is going to have positively to the percentage of the loan repayment rate. The farther the distance a borrower's house then the percentage of the rate of return will be bigger. Based on these issues a hypothesis that will be used is:

H0 = the coefficients living customers from had have real impact.

H1 = the coefficients the distance a borrower's house had have real impact.

3. The number of families to support allegedly correlate on of family income that will affect their ability to the loan repayment rate. The bigger the number of the responsibility of other families in general the larger the family income. So based on this is the number of families to support supposedly associated positively to the percentage of the rate of return micro KUR BRI Unit Ciampea. Based on these issues hypothesis to be used is:

H0 = the coefficients the number of families to support it does not affect real.

H1 = the coefficients the number of families to support had have real impact.

4. Business experience allegedly had a negative influence on the percentage of the return of micro Unit KUR Ciampea. The more experienced customers in running their business and the more customers in developing the business, so a turnover of business will be bigger. Based on it, hypothesis to be used is:

H0 = the coefficient of business experience does not affect real.

H1 = the coefficient of influential business experience real.

5. Business an asset allegedly implicates against completeness customers has facilities by customers in running their business, so that will be increasingly support the business development. In other words, the bigger the business of asset possessed customers then the larger the effort is increasingly capable of developing. This will relate negative with the percentage rate of return of KUR Unit Ciampea micro. Based on it, hypothesis to be used is:

H0 = the coefficients business assets not influence real
H1 = the coefficient of asset influential real business

6. Business turnover allegedly affects in negative against the percentage rate of return of KUR micro Units Ciampea. The bigger the business turnover obtained by customers from the results of operation it will be the larger the opportunity to repay loans in a timely fashion. Based on these issues hypothesis to be used is:

H0 = the coefficients business turnover not influence real.

H1 = the coefficient turnover influential real business.

7. A period of time of the credit allegedly led to the size of the number of installments that the debtor must be paid each month. The bigger the period of the credit also the greater the number of installments to be paid by the debtor. This influential in negative on the percentage of the return of micro KUR Ciampea BRI Unit, the longer period of the repayment of credit taken customers and getting down percentage of repayments it means the percentage of arrears customers is getting smaller. Based on it, hypothesis to be used is:

H0 = the coefficient of the period of the credit does not affect real.

H1 = the coefficient of the period of the influential real credit.

8. Experience receive credit allegedly implicates against trust given against parties Banking management against the debtor .The longer experience customers receive credit hence the larger the trust given the management to customer .In other words, customers have the loan repayment records whether on the Bank management. This influential in negative against the percentage rate of return of KUR Unit Ciampea micro, the longer experience receive credit customers the more small percentage of the repayment rate their credits .Based on this , hypothesis used is:

H0 experience = the coefficients receive credit not influence real.

H1 experience = the coefficients receive credit influential real.

9. The use of credit to venture to allegedly has led to greater the opportunity to developing its business because the bigger credit loan allocation to venture, expected to further able to help in business fund customers, a turnover of their business so that the high. This affects in negative against the percentage the rate of return micro KUR Ciampea Unit. The greater the use of credit to venture the more a small quantity of arrears that will be owned by a debtor so that the percentage of credit the rate of return .Based on this, a hypothesis that is used is:

H0 = the coefficient of the use of credit to venture do not affect real.

H1 = the coefficients the use of credit to venture influential real.

To know percent variations in variable bound (y) caused by variable free (x) then used a coefficient determination (harmini 2009). Double in the regression, the variations will caused by several variables free (x1 , x2 , x3 , ... , x9) :

$$R^2 = \frac{SSregression}{SStotal}$$

The range of it ranged from down 1- 0.The value of close to zero show the relation the weak between the independent variables and dependent variable. While the value is close

to one showing strong relationship which means the more proper as the regression line is linear used as approach. Determination factors that have real impact and un-affect real test used as follows:

a. The significance of the model alleged (f-test) to examine of model of accuracy besides using descriptive size of r^2. It is also requires the examination of inferential statistic that namely is hypothesis and uses simultaneously testing all the regression coefficient (f-test).

b. The significance of the coefficients alleged (t-model) if a model alleged inferred significant, we need to further inspection independent variables that significant to dependent variables, can use test T. T test used to see each regression influential coefficient is real or not on free variables. If H0 means turning free variables tested influential real on variables bound, whereas if H0 means free variables that is tested not real effect on depended variables. This research using the confidence levels around 90 % of real standard (α) 10 %.

3. Discussion

To know the factors that affect the level of BRI Unit Ciampea KUR returns, linear regression testing then done with double. In this research, allegedly there are nine factors that affect the level of BRI Unit Ciampea micro KUR returns are grouped into three characteristics that is characteristic of personal, characteristic of business and the characteristics of credit. Characteristic of credit covering factors (x1) the level of education, a distance of the house and the number of customers (x2 and x3) with families. Characteristic of credit covering factors (x4) of business experience, business assets and business turnover (x5) (x6). Characteristic of credit while covering the period of time the (x7) credit, experience and receive credit for the use of credit (x8 and x9) business. The confidence level test uses the real level of 90 % or (α) 10 %. Linear regression analysis based on the double than 40 customers of respondents, obtained the equation as follows:

$$Y = 67.9 - 1.62 X_1 - 0.322 X_2 + 1.12 X_3 - 1.15 X_4 - 0.714 X_5 - 0.407 X_6 + 4.57 X_7 - 12.4 X_8 - 1.29 X_9$$

The accuracy of a model tested by using statistic test namely f-test, t-test and coefficients determination (R^2). As shown that p-value of statistic (f) is smaller than real economic situation by 10 % (p = 0.012 < α = 0.1), so that, this decision is refuse H0. It means, there is one independent variable have real impact on variables bound. Accuracy of model alleged (goodness of fit) is adopted by taking into account the determination coefficient (r2) as much as 68.7 %. This shows that as much as 68.9 % variation variable bound (the rate of return micro KUR BRI Unit Ciampea) can be explained as real by independent variables (the level of education living customers the number of families to support, experience an economic activity business asset a turnover of an economic activity a

period of time the repayment of loans experience receive credit and the use of credit to venture) in model; while the rest 31.3 % can be explained by variable error (other variables that is not incorporated into debt. Testing on the influence of real each variable freely in a partial done with the t-test. Based on the test, the variables that affect real against the return of micro Units KUR Ciampea total of four of nine suspected variables. The variables are business experience, business turnover, experience and receive credit for the use of credit business at the level of trust 90 %. On the other variables like education levels, a distance of the house of customers, the number of the responsibility of the family, business assets and the tenor of the credits are not real influence on the return of micro KUR Ciampea BRI Unit.

Variables Level of Education (X1)

The level of education customer's allegedly negative influence on the level of BRI Unit Ciampea micro KUR returns. This is because the increase in the level of education. Generally, it will affect the insight and knowledge someone so that the customers considered increase education levels. It could be more able to develop business and responsible in making use of loans to develop their business. The higher the level of education, customers considered will be able to develop their business so will increase sales in the business customers undertaken.

Based on the test, variable levels of education have negative effects on the level of micro Units Ciampea KUR returns because of the coefficients negative variable is worth, it means if the increase of one year and education customers suspected of the average level of micro KUR returns will drop by BRI Unit Ciampea 1.62 %, ceteris paribus. In other words, the increasing level of education is getting smaller customers then the total outstanding .The results of this in accordance with the hypothesis of research, where the higher the level of education and the percentage of customers getting smaller micro KUR repayment rate that is owned by customers.

Based on the results of linear regression the worship of idols, the higher the level of education they can reduce the level of the repayment of credits. However, to a variable degree of education is not had have real impact in effecting the percentage of the rate of return KUR Unit Ciampea micro, p-value because larger than real economic situation (p=0.146 > α = 0.1). This indicates that any as high as the level of education customers do not have effect on the rate of return micro KUR BRI Unit Ciampea. This seems to indicate that BRI Unit Ciampea in extending loans micro KUR to customer not based on the level of education customers, but the extent to which customers be able to repay micro the KUR program that has been granted in spite of the level of education owned by customers.

Variables The distance a borrower's house (X2)

The distance a borrower's house allegedly have had a positive impact on the rate of return micro KUR BRI Unit

Ciampea. The farther the distance a borrower 's house against location of BRI Unit Ciampea then allegedly the rate of return will be bigger, because it was an additional charge to transport so that the assumption, the farther the distance a borrower 's house of location of BRI Unit it will be great buy costs customers so it would have a chance in arrears in paying. Based on the results of this test, distance variable a borrower 's house have a negative influence on the rate of return micro KUR Unit Ciampea because the coefficients the variable is negative, it means if the distance a borrower 's house plus one kilometres away then the rate of return micro KUR will drop by 0.322 % ceteris paribus. The influence of this is not in accordance with the hypothesis of research where in more and far is it a borrower 's house against the office of BRI Unit it will be the bigger the rate of return KUR microsurgery in BRI Unit Ciampea.

Based on the linear regression the double, the further distance the customers would reduce the KUR returns Ciampea micro Units. However, variable house distance of customer is not a tangible affect in affecting the return level of KUR at Ciampea micro Units, p-value because of greater level of real (p = 0.489 >α = 0.1). This means that as far as any distance customer house office on the location of BRI Unit Ciampea no impact on the return of micro KUR Ciampea BRI Unit. In other words, indicates that BRI Unit Ciampea in providing loans to micro KUR customers not based on at a distance the customers, but the extent to which customers able to restore the micro has been given.

Variables The Number of the responsibility of the family (X3)

The number of the responsibility of the family allegedly positive influence on the return of micro Units KUR Ciampea .This will affect customers in making the repayment of credits because the bigger the number of the responsibility of the family covered by customers and getting high household expenditure issued by customers so that the ability of financial getting smaller .This means that the bigger the number of the responsibility of the family then allegedly the bigger the repayment rate that is owned by customers . Based on the test , variables the number of customers with families positive influence on the micro KUR returns of BRI Unit Ciampea because the coefficient of the variables are positive , namely if the number of the responsibility of the family add one person , hence the return of micro KUR BRI Unit increased by 1.12 range percent, ceteris paribus. The influence of this in accordance with the hypothesis of research, where the more the responsibility of the family of someone and repayment rate that they will also increasingly large.

Based on the linear regression the double, the bigger the number of the responsibility of the family will add to the repayment rate of micro Unit's Ciampea. However, variables the number of the responsibility of this family does not affect tangible in affecting the level of KUR returns Ciampea micro Units, p-value because of greater level of real (p=0.764 >α = 0.1). This means that whatever

the number of customers with families to no effect on the return of micro KUR owned by customers. This indicates that BRI Uniti Ciampea in give a level repayment KUR micro to customers not berdasarkam in the number of the responsibility of the family owned, but the extent to which customers able to restore the micro has been given of BRI Unit Ciampea to customers.

Variables Business experience (X4)

Business experience allegedly have negative effects on the level of BRI Unit Ciampea micro KUR returns .Based on the test , variable business experience have negative effects on the level of BRI Unit Ciampea micro KUR returns because of the coefficients negative variable is worth, it means if one year increased business experience, then BRI Unit micro KUR repayment rate will drop by Ciampea 1.15 %, ceteris paribus .The influence of this in accordance with the hypothesis of research, where the greater experience and business owned by the return of customers getting smaller credits. In other words, the percentage of outstanding loans in the customer will be owned by small business customers will increase if the experience.

This variable influential real in influencing the return of micro KUR Ciampea BRI Unit , p-value because smaller than standard real (p = 0.055 <α = 0.1) .This shows that the longer experience the work done by customers, hence the return of micro KUR customers will be small. The longer the experience of business undertaken by customers and will be more experienced and broad-minded in decision-making in developing business that can be considered that the turnover of business will increase so that will reduce the level of return lower. Thus, the longer the experience of business customers and more small the micro KUR returns owned by the customers. This indicates that BRI Unit Ciampea make experience of ventures as one factor which are under consideration in realizing micro KUR loan to customer. Hence, business experience proper for use in determining the rate of returns micro KUR in BRI Unit Ciampea to customers.

Variables Business assets (X5)

Business assets allegedly have negative effects on the level of BRI Unit Ciampea micro KUR returns .Based on the test, variable business assets negative influence on the level of BRI Unit Ciampea micro KUR returns because of the coefficients negative variable is worth, which is when the assets owned by business customers rose an average of one million rupiah and allegedly micro KUR repayment rate will drop by BRI Unit Ciampea 0.714 %. The results of this in accordance with the hypothesis of research, where the large amount of assets owned by business customers and the return of micro KUR owned by customers decrease.

Business assets variables show that the bigger the number of assets owned by business customers and suspected customers will be able to improve its business because sales supported by facilities complete thus able to

pay off loans that have been borrowed micro KUR. However, assets variable in this business does not real affect at the level of BRI Unit Ciampea micro KUR returns because of real economic situation of greater p-value (p = 0.320 >α = 0.1). This shows that any business assets owned by customer no impact on the return of micro KUR customers in BRI Unit owned by Ciampea. This indicates in BRI Ciampea Unit that provide loans to customers not based on the number of assets owned business, but based on the extent to which customers can return the loan of micro KUR Ciampea BRI Unit have been given to him.

Variables Business Turnover (X6)

Business turnover allegedly negative influence on the micro KUR returns Ciampea in BRI Unit. Based on the test, business turnover variables have negative effects on the level of BRI Unit Ciampea micro KUR returns because of the coefficients negative variable is worth, which is when the number of customer turnover increased business one million rupiah , then allegedly the average level of micro KUR returns will be down by BRI Unit Ciampea 0.407 %, ceteris paribus. The influence of this in accordance with the hypothesis of research, where the bigger the business turnover and the return obtained customers owned by micro KUR customers in BRI Unit Ciampea getting smaller.

The analysis shows the amount of turnover business owned by customers real influence on the micro KUR returns of BRI Unit Ciampea p-value because it has smaller than standard real (p = 0.025 <α = 0.1). This means that large turnover semkin business owned by customers of BRI Unit Ciampea and repayment KUR micro file getting smaller .In other words, the bigger turnover business customers and the percentage of total arrears owned by the customers will be smaller. This analysis identify that BRI Unit Ciampea in realizing KUR micro considering variables turnover usaaha as one of the factors used in distributing KUR micro to customers. This is because a turnover of business is very closely related to the purpose of loans filed by customers so right if used as the determining factor in distributing KUR micro to customers.

Variables a period of time of the credit (X7)

The credits period have negative effects towards the repayment of the funds for micro Ciampea of BRI Unit. Based on the results of the experiment, the period of a variable at BRI Unit Ciampea the funds is positive impact on the level of the repayment of the funds for these variables is positive coefficient, a period of time when it has been selected by the clients loans and return the funds to the micro level in BRI Unit Ciampea 4.57 %, it will increase by ceteris paribus. Not in accordance with the results of this research, a hypothesis, in the long term the micro credits and the repayment of the funds for the overall decline in the long term that the loan instalments the number of customers who have paid so little help, for it the hypothesis is not in accordance with the result.

The analysis shows that the variable period of time the credits are not real influence on the micro KUR returns in BRI Unit Ciampea p-value because of greater level of real (p = 0.409 >α = 0.1). This means that whatever time period of the repayment of loans that were chosen by customers KUR micro BRI Unit Ciampea no impact on the return of micro KUR owned by the customers. This indicates that BRI Unit Ciampea in distributing KUR micro not based on a period of time of the credit chosen by customers, but the extent to which customers is able to repay the loan KUR micro has been given of BRI Unit Ciampea to customers.

Variables experience receive credits (X8)

Experience allegedly have a negative influence on the rate of return in BRI Unit Ciampea micro KUR. Based on performance , variable experience received credit have a negative influence on the rate of return micro KUR in BRI Unit Ciampea because the coefficient this variable is a negative value, it means if experience received credit increase a year, then allegedly the average level of return micro KUR in BRI Unit Ciampea will down by 12.4 %, ceteris paribus .The results of research is based on the hypothesis , where the more experienced in terms of customers then the rate of return micro credit KUR which is owned by the customers getting smaller .In other words , the length of experience customers received one had an impact on the level of a big trust the BRI Unit management Ciampea the borrowers of the micro KUR the rate of return will be capable of being repressed because it has been more experienced. Experience received credit indicates whether the customers have. Experience suggests that accepting credit can also increasingly borrowed in the " clients loans and lenders to understand more about the alleged right of loans granted to be seen how those activities in returning loan.If the customer is smooth and level of trust banks to make loans greater will be high.

The analysis shows that many experience receive credit had have real impact on the rate of return KUR microsurgery in BRI Unit Ciampea because p-value smaller than real economic situation (p = 0.005 < α = 0.1). This means that the increasing number of customers experience in receiving loans then the rate of return KUR microsurgery in BRI Unit Ciampea getting smaller. In other words, the increasing number of customers experience receive credit will be able to cope with and understand the rules of lending at the bank so that will be able to decrease total arrears lowest possible. This seems to indicate that BRI Unit Ciampea in distributing KUR loan consider factors micro experience received credit as any of the factors in determining the number of loans that will be given.

Variables use of credit to businesses (X9)

The use of credit to businesses allegedly have negative effects on the micro KUR returns in BRI Unit Ciampea .Based on the test , variables the use of credit to businesses negative influential on the micro KUR returns in BRI Unit Ciampea because of the coefficients of the variable worth

negative, it means when the use of credit for business increased by one million rupiah and allegedly the average level of micro KUR returns in BRI Unit Ciampea will decline by 1.29 %. The results of this is in accordance with the hypothesis research, where the bigger the allocation of the use of credit to venture then the rate of return KUR microsurgery in BRI Unit Ciampea getting smaller.

The analysis shows that the variable of business repayment credit KUR is real influence on the micro p-value in BRI Unit Ciampea, it is smaller than real standard because p = 0.041 < α = 0.1. This shows that the bigger the allocation of repayment rate on use and business credit KUR customers increasingly micro owned by large. This indicates that BRI Unit Ciampea KUR channels loans in the micro credit factors used to consider the use of venture capital , because the bigger the use of loans if used for business and the support. Unity will be able to develop their business customers also will be bigger. It is also because in accordance with the purpose of BRI Ciampea Unit and the KUR program itself that micro KUR loan intended only for business capital is not as a loan consumption. Because of application of credit for business right to be used in determining the amount of KUR micro loans that will be given of BRI Unit Ciampea to customers.

The results of the analysis show that of the factors that influence the real the most responsive to the additional returns from BRI Unit of a microcomputer Ciampea is a factor that receives credit. This was demonstrated by the coefficients variable that receive credit among the most influential factor (12.4) then the second factor using credits for businesses (1.29) followed by a factor that businesses (1.15) and fourth place, namely the business turnover of 0.407. Based on the results of this , then a factor of experience receives credit as the factor that right to take precedence over by the party of BRI Unit Ciampea in realizing the amount of micro kur loan will be given to customers , but the experience business , business turnover and the use of credit to businesses also still must be considered by BRI Unit total for pressing the percentage of arrears Ciampea owned by its customers so micro can reduce the lowest possible Ciampea in BRI Unit .This is because based on the fourth test double linear regression the factors that affect real against the return of micro kur Ciampea in BRI Unit.

Conclusion

Characteristic of micro kur customers in BRI Unit Ciampea used to analyze the factors that affect the rate of return kur microsurgery in BRI the Unit it was divided into three characteristic that is characteristic of personal factors that includes the level of education, customer living and the amount of the responsibility of other families. The second business characteristic which includes factor of business experience, asset business and a turnover of businesses. Third characteristic that is characteristic of credit that includes a period of time the repayment of loans experience receive credit and the use of credit to venture.

Based on the linear regression analysis shows that double the factors that affect real on the micro kur returns in BRI Unit Ciampea Tingkar trust in 90 % is a factor of experience business, business turnover, experience receive credits and use of credit to businesses. The four factors are having negative impact on the micro kur returns in BRI Unit Ciampea .This means that the longer experience undertaken business customers, the bigger the number of business turnover obtained by the customers, the long experience in customers receive credits and the bigger the allocation of the use of credit to businesses, hence the return kur micro in BRI Unit Ciampea the small or in other words the percentage of total arrears owned by micro kur customers of BRI Unit Ciampea will be more low.

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