

ABSTRACT

FACTOR ANALYSIS OF MICRO CUSTOMERS THE INFLUENCE OF COLLECTIBILITY IN ISLAMIC BANK BRANCH SELF CIPUTAT

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This study aims to determine the procedure is executed by the bank in compliance with the applicable rules. The factors that affect the collectibility of customer collectibility of microand whether.

Therefore, this study uses descriptive methods and techniques of data collection through library research and field research. The analysis used descriptive quantitative data using tables Contingency Coefficient.

These results indicate that the first, to the procedure has been conformed to the rules of the collectibility of BI, in case the applicant's requirements, terms and documents as well as the repayment installments before maturity, accompanied by a written warning to customers with problems so that the BI issued a list of the Black List for both individuals and corporate clients.

Second, the characteristics of entrepreneurs and small micro profil, it is known that the character and business profiles which have close ties to the collectibility of the debtor's education level, length of business, the business sector and the debtor's turnover, while for an extended period of time and loan ceiling does not have a close relationship with the level of collectibility.

Keywords: Microfinance, Small and Medium Enterprises Milkro, and Collectibility Factor Micro Client.