

## INTISARI

Penelitian ini bertujuan untuk mengetahui pertumbuhan kualitas kredit atau *non performing loan* (NPL), *outstanding* kredit, serta perbedaan kualitas pada sektor agribisnis, sektor non agribisnis, segmen bisnis ritel, segmen bisnis mikro. Hipotesis yang diajukan adalah : (1) Rerata kenaikan dan pertumbuhan *outstanding* dan kualitas kredit sektor agribisnis lebih tinggi dibanding dengan sektor non agribisnis; (2) Rerata kenaikan dan pertumbuhan *outstanding* dan kualitas kredit segmen bisnis ritel lebih tinggi dibanding dengan segmen bisnis mikro; (3) Ada perbedaan kualitas kredit antara sektor agribisnis dengan sektor non agribisnis; (4) Ada perbedaan kualitas kredit antara segmen bisnis ritel dengan segmen bisnis mikro; (5) Ada interaksi antara sektor kredit dengan segmen bisnis terhadap kualitas kredit.

Data diperoleh dari laporan *outstanding* kredit Kantor Cabang BRI Palembang A Rivai periode September 2001- September 2004. Data yang diolah adalah data proporsi NPL terhadap total *outstanding* kredit. Metode statistik yang digunakan adalah analisis varians klasifikasi ganda, analisis perkembangan dan tingkat pertumbuhan dengan analisis regresi sederhana.

Hasil penelitian menunjukkan bahwa pertumbuhan *outstanding* kredit dan NPL sektor agribisnis lebih tinggi dibanding sektor non agribisnis; pertumbuhan *outstanding* kredit dan NPL segmen bisnis ritel lebih rendah dibanding segmen bisnis mikro; tidak ada perbedaan kualitas kredit sektor agribisnis dengan sektor non agribisnis ( $F_{hit} = 1,7288 < F_{tabel} = 3,9124$ ,  $\alpha = 5\%$ ); tidak ada perbedaan kualitas kredit segmen bisnis ritel dengan segmen bisnis mikro ( $F_{hit} = 2,0337 < F_{tabel} = 3,9124$ ,  $\alpha = 5\%$ ); ada interaksi antara sektor kredit dengan segmen kredit terhadap kualitas kredit ( $F_{hit} = 12,3902 > F_{tabel} = 3,9124$ ,  $\alpha = 5\%$ ).

Kata-kata kunci : *Kualitas Kredit, Sektor Kredit, Segmen Bisnis*

## ABSTRACT

This research aims at identify the growth of loans quality, the growth of loans outstanding and the differentiate of loans quality agribusiness sector, non agribusiness sector, retail business segment, micro business segment. The hipotesis used (1) the average of the increation and outstanding growth and loans quality agribisnis sector higher than non agribusiness sector; (2) the average of the increation and outstanding growth and loans quality retail business segment higher than micro business segment; (3) there were the differentiate of the loans quality to agribisnis sector with non agribusiness sector; (4) there were the differentiate of the loans quality to retail business segment with micro business segment; (5) there is interaction between loans sector with business segment to the loans quality.

Source of data taken from loans outstanding report BRI Palembang A Rivai Branch from september 2001 until september 2004. The data proced based on proportion non performing loans to loans outstanding total. Statistics method used analys of variance combination factor, growth analysis with simple regression analysis.

The result of the research inform that the growth of loans outstanding and non performing loans of agribusiness sector higher than non agribusiness sector, the growth of loans outstanding and non performing loans of retail business segment lower than micro business segment, indiffereniate loans quality agribusiness sector with non agribusiness sector ( $F_{count}=1.7288 < F_{table}=3.9124$ ,  $\alpha=5\%$ ), indiffereniate loans quality retail business segment with micro business segment ( $F_{count}=2.0337 < F_{table}=3.9124$ ,  $\alpha=5\%$ ), there were interaction loans sector with loans segment to loans quality ( $F_{count}=12.3902 > F_{table}=3.9124$ ,  $\alpha=5\%$ ).

*Key words : Loans quality, Loans Sector, Segment Business.*