

## RINGKASAN

Penelitian ini merupakan penelitian survei pada para pengrajin gula kelapa di Desa Pageraji Kecamatan Cilongok. Penelitian ini mengambil judul : “Faktor-Faktor Yang Mempengaruhi Keputusan Pengrajin Gula Kelapa Dalam Mengambil Kredit Di Bank Bri Unit Cilongok”.

Tujuan penelitian ini adalah untuk mengetahui pengaruh variabel suku bunga, prosedur kredit, dan lokasi usaha terhadap keputusan pengrajin gula kelapa dalam mengambil kredit di Bank BRI Unit Cilongok, serta untuk mengetahui variabel manakah yang paling dominan berpengaruh terhadap keputusan pengrajin gula kelapa dalam mengambil kredit di Bank BRI Unit Cilongok.

Populasi dalam penelitian ini adalah seluruh pengrajin gula kelapa di Desa Pageraji Kecamatan Cilongok yang sudah pernah mengambil kredit dan atau sedang mengambil kredit di Bank BRI Unit Cilongok. Jumlah sampel yang digunakan dalam penelitian ini sebanyak 60 responden dengan pengambilan sampel menggunakan teknik snowball.

Berdasarkan hasil penelitian dan analisis data dengan menggunakan analisis regresi logistik menunjukkan bahwa: (1) Suku Bunga memiliki pengaruh positif dan signifikan terhadap keputusan pengrajin gula kelapa dalam mengambil kredit di Bank BRI, (2) Prosedur Kredit tidak memiliki pengaruh terhadap keputusan pengrajin gula kelapa dalam mengambil kredit di Bank BRI (3) Lokasi Usaha memiliki pengaruh positif dan signifikan terhadap keputusan pengrajin gula kelapa dalam mengambil kredit di Bank BRI, dan (4) Suku Bunga merupakan variabel yang paling dominan berpengaruh terhadap keputusan pengrajin gula kelapa dalam mengambil kredit di Bank BRI.

Impikasi dari simpulan diatas berkaitan dengan suku bunga dalam penelitian ini sebaiknya dalam pembebanan suku bunga kepada para nasabah, Bank Bank BRI Unit Cilongok sebaik mungkin memberikan suku bunga yang relatif terjangkau, namun harus tetap memperhatikan peraturan pemerintah yang telah ditetapkan. Sementara itu, untuk lokasi usaha sebaiknya Bank BRI Unit Cilongok harus tetap menjaga keamanan dan kenyamanan nasabah dilingkungan Bank BRI

Kata Kunci : Suku Bunga, Prosedur Kredit, Lokasi Usaha, Keputusan Mengambil Kredit, dan Pengrajin Gula Kelapa.

## SUMMARY

This research is a survey research on coconut sugar craftsmen in Pageraji Village, Cilongok District. This research takes the title: "Factors Affecting Decisions of Coconut Sugar Craftsmen in Taking Credit at Bank Bri Unit Cilongok".

The purpose of this study was to determine the effect of the variable interest rate, credit procedure, and business location on the coconut sugar craftsmen's decision to take credit at the Bank BRI Unit Cilongok, and to determine which variable had the most dominant influence on the coconut sugar craftsmen's decision to take credit at the Bank. BRI Unit Cilongok.

The population in this study were all coconut sugar craftsmen in Pageraji Village, Cilongok District who had already taken credit and or are currently taking credit at BRI Bank Cilongok Unit. The number of samples used in this study were 60 respondents with sampling using the snowball technique.

Based on the results of the research and data analysis using logistic regression analysis, it shows that: (1) Interest rates have a positive and significant effect on the coconut sugar craftsmen's decision to take credit at BRI Bank, (2) Credit procedures have no effect on the coconut sugar craftsmen's decisions. take credit at BRI Bank (3) Business location has a positive and significant influence on the coconut sugar craftsmen's decision to take credit at BRI Bank, and (4) Interest rate is the most dominant variable influencing coconut sugar craftsmen's decision to take credit at BRI Bank.

The implications of the above conclusions relating to interest rates in this study should be in charging interest rates to customers, Bank BRI Unit Cilongok as best as possible provides relatively affordable interest rates, but must still pay attention to the government regulations that have been set. Meanwhile, for the location of the business, it is recommended that the Cilongok Unit of the BRI Bank must maintain the security and convenience of customers within the BRI Bank environment.

Keywords : Interest Rate, Credit Procedure, Business Location, Decision to Take Credit, and Coconut Sugar Craftsmen.