ANALYSIS OF THE FACTORS THAT AFFECT THE RETURN ON FINANCING AGRIBUSINESS (CASE STUDY: BMI SUB BRANCH DEPOK, WEST JAVA)

ABSTRACT

Risk financing is often defined as the risk of potential loss as a result of the failure or inability of customers to fulfill their obligations under the contract agreement that has been set between the Bank and the customers. Considering that any credits have a risk of potential loss, then it’s proper that any credit demand should be a risk assessment, that risk assessment which may arise from the financing by the Bank to provide it customers. In 2007-2009 there was an increase in arrears installment financing customers that viewed from an increase in NPF (Non Performing Financing), this caused of unaccuracy in assessing the feasibility of financing by the officer. This study was to identify the characteristics of customers and analyze the factors that affect the financing of return by using a logistic regression analysis. Based on the analysis, factors that significantly affect are Family dependents, Income, The experience, and Business types.

Keywords: financing, credit of return, regression