ABSTRACT

Analysis on Characteristics of “Warung Tegal” Business in Kebayoran Baru Southern Jakarta and Its Implication toward Micro Credit Distribution at PT. Bank BNI

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This study aims at: (1) identify out the characteristics of “Warung Tegal” located in Kebayoran area based on the owner’s age, origin, and education level; the building status; the water hygiene; the location; the capital; the building area; the side dish variation; the vegetable variation; and the number of employee(s), (2) Identify out the relationship between the highest education level of the owner, the number of workers, the working capital, the fixed capital, the building area, the side this variation and the vegetable variation with the amount of earnings gained by owner per day, (3) Providing suggestions and inputs for the owners of “Warung Tegal” and “Koperasi Warung Tegal (Kowarteg)” in fulfilling the needs of their consumers, and Providing inputs for Micro Service Unit of PT Bank BNI in distributing credit to small businessmen in developing their businesses.

Method of study used is descriptive method using survey technique toward 25 owners of “Warung Tegal” located in Kebayoran Baru area as randomly taken respondents. Type and source of data collected consist of qualitative and quantitative data from internal and external source related to “Warung Tegal”. Analytical tools used are descriptive analysis, cross-tabulation, and factor analysis on characteristics of “Warung Tegal”.

Characteristics of “Warung Tegal” in Kebayoran Baru were as follows; 72% was 25 years old or above, 96% came from Tegal, 60% graduated from elementary school, 55% had permanent shop buildings, 68% had very hygienic water facilities, 44% located near offices and 40% was close to residential area, 64% had fixed capital Rp. 3,000,000, 72% had working capital of Rp. 250,000, 68% occupied 20 square meters shop building area, 56% served 12 kinds of side dish variation, 76% served 4 kinds of vegetable variations, 76% respondents said that purchasing value was less than Rp 2,500 per person at minimum, 56% of the owners of “Warung Tegal” had less than 6 employees.

Results of cross-tabulation analysis showed that the older the respondent was the higher the selling value was gained, the higher education level was the higher the selling value was gained, “Warung Tegal” using permanent building tended to get higher selling value, the more hygiene the water facility was the higher selling value was gained, “Warung Tegal” located close to offices could get higher selling value, the owner having high fixed working capital could also get higher selling value, the wider the building was the higher selling value was gained, the more varied the side dish was the higher selling value was gained, and the more varied the vegetable was the higher selling value was gained.

Results of correspondence analysis showed that education level of the owners of “Warung Tegal” was junior high school and above, their age was 25 years old and above, their fixed capital was more than Rp 1,500,000, they had more than four employees, they had permanent buildings, they occupied 15 square meters area, they served more than 6 kinds of side dish variations, they served more than 6 kinds of side dish variations, they served more than 2 kinds of vegetables variations, and the closeness of their shops to offices affected their earnings per day, i.e. the earnings gained per day was more than Rp 150,000. While, the result of regression analysis showed that the very significant coefficient variable toward the earnings was the working capital.