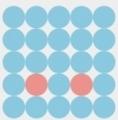# ABSTRACT

## Credit Rating Model Analyze For Small Enterprise
## (Study Case as at PT. Bank Bukopin, Tbk)

**Iman Hurustyadi**

*The purpose of this research is : (1) To identify the ICRR variable with plafond to Rp 500 million which affect credit quality, (2) Formulating ICRR alternative model for credit plafond to Rp 500 million (3) To identify the harmonizing between model created and the real condition. This research is conducted by using a study case approach as at PT. Bank Bukopin, Tbk, that is, analyzing credit rating used by the Bank to contribute decisions on a credit application. The research is using a method of descriptive analyze, logistic regression analyze and back testing analyze on counting probability of default. The sectors which will be analyzed are commerce sector consists of sub sector 1 (small stores, electricity tools, household hardware, drug stores, optics, materials), sub sector 2 (export), sub sector 3 (groceries distribution, food distribution, pharmacy distribution, and other distributions), sub sector 4 (Gas Station), sub sector 5 (sanitary, ceramics, furniture, decorations, shoes, bags, batik, woven fabrics, garments, embroideries, souvenirs, and handicrafts), sub sector 6 (gold), sub sector 7 (electronics, spareparts, cars and bikes, textile, cell phone), sub sector 8 (vehicles), sub sector 9 (coal, sand and stones). After managing data using SPSS ver 15, it comes to a point that for sub sector 1 the variables that affect credit quality is financial information, credit mutation, management reputation, supplier, and credit time period, claim leverage, collateral coverage. For sub sector 3 affecting on credit quality are leverage ratio, profitability ratio, liquidity ratio, credit mutation, credit at other bank, infrastructures, administration system, credit time period, and collateral coverage. For sub sector 5 quality of a credit is affected by leverage ratio, average of balance statement, credit mutation, credit at other bank, business prospective, infrastructures, administration system. For sub sector 7 they are prospective business, connectivity with supplier, amount of stores, administration system, claim leverage. The results of this research can be implemented by conducting evaluation on credit rating managed by PT. Bank Bukopin, Tbk particularly in executing the variables and each score of them. The research allows development for other sectors to complete the existing ICRR model.*