



## ABSTRACT

### ***The Analysis of Factors Which Have an Effect on to Cause Delay Payment Loan in Swamitra (Case Study in Swamitra DKI Jakarta: Blok A and Tebet Barat)***

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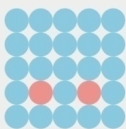
*The purposes of this study are (1) to evaluate the policies and execution loan to member of Swamitra, (2) to reducing the amount of variable-variable which have score in forms evaluate loan by using factor analysis, (3) to analyze factors that having an effect on loan by using analysis of regression logistics, (4) giving suggestion completion of policy loan to member/micro entrepreneur for Swamitra, (5) to descriptive the sample. To achieve those purposes, the data and information were analyzed with SPSS 11.5.*

*From the factor analysis got one factor for the component of performance that is called factor of performance and from the component of capacities got two factor that are called factor of payment capacities (consist of profit variable/ obligation, and profit /rate), and also capacities factor of financial that consist of fund from borrower.*

*The result of analysis of regression logistic shown that significant variables that an effect on to delay payment loan are construction and Monitoring, Performance, Capacities Payment, and Capacities of Financial.*

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