

# Penerapan metode survival analysis dalam menganalisis time to default debitur kredit mikro non-kur pada bank xyz = Survival analysis method for analyzing time to default of non-kur micro credit in bank xyz

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Deskripsi Lengkap: <https://lib.ui.ac.id/detail?id=20477302&lokasi=lokal>

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## Abstrak

### <b>ABSTRAK</b><br>

Penelitian ini menjelaskan bagaimana survival analisis menggunakan regresi Cox Proportional Hazard dapat dipakai untuk menganalisis sebaran time to default debitur kredit mikro Bank XYZ berdasarkan karakteristik demografis debitur dan karakteristik produk. Terhadap sebaran tersebut menggunakan metode analisis non-parametrik khususnya point estimation dapat diestimasi karakteristik debitur yang mempunyai waktu survive terbaik yakni debitur di wilayah Kabupaten Indramayu, jenis kelamin wanita, pendidikan akhir SD, bidang usaha perdagangan besar dan eceran, status pernikahan janda/duda serta penghasilan.

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### <b>ABSTRACT</b><br>

This study explains how survival analisis using Cox Proportional Hazard regression can be used to analyze the distribution of time to default of micro credit debtor in Bank XYZ based on debtor demographic characteristics and product characteristics. Against the distribution using non parametric analytical methods, especially point estimation can be estimated the characteristics of the debtor who has the best survive time that is the debtor in Indramayu District, female gender, final education of elementary school, major trade and retail business, marriage widow widower status and income