

PENGARUH SUKU BUNGA KREDIT, CAPITAL ADEQUACY RATIO (CAR), NON PERFORMING LOANS (NPL), DAN LOAN TO DEPOSIT RATIO (LDR) TERHADAP PENYALURAN KREDIT UMKM BANK PERKREDITAN RAKYAT

(Yang Dilaporkan oleh Bank Indonesia Periode 2011-2016)

ABSTRAKSI

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Penelitian ini bertujuan untuk melihat bagaimana pengaruh Suku Bunga Kredit, *Capital Adequasy Ratio (CAR)*, *Non-Performing Loan (NPL)*, *Loan to Deposit Ratio (LDR)* terhadap jumlah penyaluran kredit UMKM perbankan. Penelitian ini dilakukan terhadap Bank Perkreditan Rakyat yang dilaporkan oleh Bank Indonesia. Data yang digunakan dalam penelitian ini berasal dari laporan keuangan publikasi tahunan bank yang dipublikasikan oleh Statistik Bank Perkreditan Rakyat oleh Bank Indonesia.

Jenis data sekunder, metode pengumpulan data melalui dokumentasi. Populasi yang digunakan dalam penelitian ini adalah laporan keuangan bulanan Bank Perkreditan Rakyat bulan Januari 2011 sampai dengan bulan Desember 2016. Teknik pengambilan sampel dengan metode *Purposive Sampling*. Analisis data untuk pengujian hipotesis pada penelitian ini menggunakan analisis Regresi Linier Berganda. kemudian menggunakan pengujian asumsi klasik dan pengujian hipotesis dengan menggunakan uji statistic t dan uji koefisien determinasi (R²) dengan tingkat signifikansi sebesar 5%.

Hasil dari penelitian ini menunjukkan bahwa Suku Bunga Kredit tidak berpengaruh terhadap penyaluran kredit UMKM Bank Perkreditan Rakyat, *Capital Adequasy Ratio (CAR)* memiliki pengaruh signifikan terhadap penyaluran kredit UMKM Bank Perkreditan Rakyat, *Loan to Deposit Ratio (LDR)* berpengaruh signifikan terhadap penyaluran kredit UMKM bank Perkreditan Rakyat, *Non-Performing Loan (NPL)* tidak berpengaruh terhadap penyaluran kredit UMKM Bank Perkreditan Rakyat.

Kata Kunci : **Suku Bunga Kredit, Capital Adequasy Ratio (CAR), Loan to Deposit Ratio (LDR), Non Performing Loans (NPL), Penyaluran Kredit UMKM**

**INFLUENCE OF INTEREST RATE, CAPITAL ADEQUACY RATIO
(CAR), NON PERFORMING LOAN (NPL), AND LOAN TO DEPOSIT
RATIO (LDR) TO DISTRIBUTION OF CREDIT OF SME IN POPULACE
CREDIT BANK**

(listed it to Indonesian Bank during 2011 – 2016)

ABSTRACT

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The purpose of this research is to examine the influence of Interest rate, Capital Adequacy Ratio (CAR), Non-Performing Loan (NPL), and Loan to Deposit Ratio (LDR) to distribution of credit of SME in populace credit bank. This research used the populace credit Bank which was listed it to Indonesian Bank. The data that it used at this research came from the annual published financial report of each populace credit Banks.

The population in this research was all populace credit Banks that was listed it to Indonesian Bank during period 2011 through 2016 (Monthly). The amount of population was 72 populace credit banks. After passed the purposive sampling method. The method that used in this research was multiple regression analysis and then used assumption classic test and used hypothesis test that including T-statistic and determination of coefficients (R²).

The result of this research was Interest rate variable influence positively and not significant to distribution of SME's credit, CAR variable influence negatively and significant to distribution of SME's credit, LDR variabel influence negatively and significant to distribution of SME's credit and NPL variable influence negatively and not significant to distribution of SME's credit.

Key words : Distribution of SME's Credit, Interest rate, Capital Adequacy Ratio (CAR), Loan to deposit Ratio(LDR), and Non-performing Loan (NPL).