

**PENGARUH FAKTOR KINERJA BANK DAN BI RATE TERHADAP  
JUMLAH PENYALURAN KREDIT USAHA MIKRO KECIL DAN  
MENENGAH**

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**ABSTRAK**

Penelitian ini bertujuan untuk mendapatkan bukti empiris variabel-variabel kinerja bank dan non-kinerja bank yang mempengaruhi jumlah penyaluran kredit Usaha Mikro, Kecil dan Menengah (UMKM). Variabel kinerja bank yang digunakan adalah Dana Pihak Ketiga, *Capital Adequacy Ratio*, *Non Performing Loan*, *Return on Assets* dan variabel non-kinerja bank yang digunakan adalah *BI Rate*. Populasi penelitian adalah seluruh bank umum yang beroperasi di Indonesia selama periode bulan Januari 2011-Mei 2013. Metode analisis yang digunakan adalah Analisis Regresi Berganda. Hasil dari penelitian menunjukkan bahwa variabel Dana Pihak Ketiga dan *Return on Assets* berpengaruh terhadap jumlah penyaluran kredit UMKM. Variabel *Capital Adequacy Ratio*, *Non Performing Loan*, dan *BI Rate* berpengaruh terhadap jumlah penyaluran kredit UMKM. Hasil tersebut menunjukkan bahwa jumlah penyaluran kredit UMKM dipengaruhi oleh kemampuan bank dalam menghimpun Dana Pihak Ketiga dan kemampuan bank dalam menghasilkan keuntungan.

**Kata Kunci:** Kredit, Usaha Mikro Kecil dan Menengah, Dana Pihak Ketiga,  
Rasio Keuntungan Terhadap Aset, Bank

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**FACTORS OF BANK'S PERFORMANCE ANALYSIS AND BI RATE  
THAT AFFECTED MICRO SMALL MEDIUM ENTERPRISE'S LOAN**

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**ABSTRACT**

The purpose of the research was to provide empirical evidence of bank's Performance and non-bank's performance variables that affected Micro, Small and Medium Enterprise's (MSMe) loan. Bank's Performance variables that used in this research are Third Party Fund, Capital Adequacy Ratio, Non Performing Loan, Return on Assets. In the other hand, Non-Bank's Performance variable that used is Bank Indonesia Rate. Research population was all commercial banks which operated in Indonesia during January 2011-May 2013. Multiple regression was used for instrument analysis. The result of research showed that Third Party Fund and Return on Assets represented significant determination of MSMe Loan. In other hand, Capital Adequacy Ratio, Non Performing Loan and BI Rate didn't have any significant determination of MSMe Loan. The result means that MSMe Loan was affected by ability of bank to collect Third Party Fund and ability to create a profit.

**Key Words:** Credit, Micro Small Medium Enterprise, Third Party Fund, Return on Assets, Bank

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