

# PENGARUH KINERJA PERUSAHAAN TERHADAP PEMBERIAN KREDIT UMKM (USAHA MICRO, KECIL DAN MENENGAH)

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## ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh Kinerja Perusahaan yaitu *Non Performing Loan* (NPL), Biaya Operasional terhadap Pendapatan Operasional (BOPO), *Net Interest Margin* (NIM), dan *Capital Adequacy Ratio* (CAR), terhadap pemberian kredit UMKM pada Perusahaan Perbankan pemerintah yang terdaftar di BEI periode 2010-2012. Data yang digunakan dalam penelitian ini diperoleh dari laporan keuangan quartal perusahaan perbankan. Jumlah populasi penelitian berjumlah 33 perusahaan perbankan dan setelah melewati tahap *purposive sampling*, maka sampel yang layak digunakan sebanyak 4 perusahaan perbankan pemerintah. Teknik yang digunakan dalam penelitian ini adalah analisis regresi linear berganda.

Hasil penelitian menunjukkan bahwa secara parsial hanya *capital adequacy ratio* yang tidak berpengaruh signifikan terhadap pemberian kredit umkm, sedangkan, *non performing loan*, *bopo*, *net interest margin*, berpengaruh signifikan terhadap pemberian kredit umkm. Secara bersamaan *non performing loan*, biaya operasional terhadap pendapatan operasional, *net interest margin* dan *capital adequacy ratio* berpengaruh signifikan terhadap pemberian kredit umkm.

Kata Kunci : NPL, BOPO, NIM, CAR, Pemberian Kredit UMKM, Perusahaan Perbankan, Bursa Efek Indonesia (BEI).

**THE INFLUENCE PERFORMANCE OF THE COMPANY TO LENDING  
FOR MSME's OF STATE OWNED BANKS**

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***ABSTRACT***

*The objective of this research is to the influence of non performing loan (NPL), operating expense to operating income (BOPO), net interest margin (NIM), and capital adequacy ratio (CAR), to lending for micro, small, and medium enterprise (MSMEs) of State Owned Banks during the period 2010-2012. Historical data was taken from annual report of banking companies. The number of population for this research is 33 banking companies and the number of sample that examined after passed the purposive sampling phase is 18 banking companies. Techniques used in this research were multiple linear regression analysis.*

*The result showed that partially only capital adequacy ratio has not significant affect to lending for micro, small, and medium enterprise (MSMEs), while non performing loan, operating expenses to operating income ratio, and net interest margin, have significant affect to lending for micro, small, and medium enterprise (MSMEs). Simultaneously, non performing loan, operating expenses to operating income ratio, net interest margin, and capital adequacy ratio have significant affect to lending for micro, small, and medium enterprise (MSMEs).*

*Keyword: NPL, BOPO, NIM, CAR, MSMEs lending, Indonesia Stock Exchange (IDX).*