

Analisis pengaruh faktor internal dan eksternal bank terhadap presentase penyaluran kredit UMKM Bank Umum Konvensional di Indonesia Periode 2009-2013 = Analysis the effect of internal and external Commercial Bank Factors toward presentation of small and medium enterprise lending distribution in Indonesia, period 2009-2013 / Artharia Purbi Widyaningrum

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Abstrak

ABSTRAK
Penelitian ini bertujuan untuk menganalisis pengaruh faktor internal dan eksternal bank

terhadap presentase penyaluran kredit UMKM Bank Umum Konvensional di Indonesia periode 2009-2013. Dalam penelitian ini, faktor internal bank dilihat dari aspek Capital Adequacy Ratio (CAR), Size, Loan Loss Provision to Total Loans (PROV) dan Net Interest Margin (NIM) serta faktor eksternal bank yang dilihat dari BI Rate dan GDP.

Pengujian dengan metode Fixed Effect Model (FEM) Hasil penelitian menunjukkan bahwa CAR, Loan Loss Provision to Total Loans, NIM dan GDP memiliki pengaruh

terhadap presentase penyaluran kredit UMKM. **ABSTRACT**
This research is aimed to analyze the effect of internal and external commercial bank

factors toward presentation of small and medium enterprise lending distribution in Indonesia, in period 2009-2013. This research use internal bank factors (Capital Adequacy Ratio (CAR), Size, Loan Loss Provision to Total Loans (PROV) and Net Interest Margin (NIM), and external bank factors (BI Rate and GDP) as dependent variables and use fixed effect method. The result is CAR, Loan Loss Provision to Total Loans, NIM and GDP have significant effect toward Presentation of Small and Medium Enterprise Lending Distribution in Indonesia.