

ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh faktor internal bank yang meliputi rasio profitabilitas, rasio *inefficiency*, suku bunga dasar kredit umkm, pendapatan bank selain bunga (NII) dan faktor makro ekonomi yaitu *Gross Domestic Product* (GDP) dan tingkat pengangguran (UN) pada bank umum yang menjual produk kredit UMKM dan terdaftar di OJK tahun 2013-2015. Jumlah observasi yang digunakan adalah sebanyak 205 observasi dengan menggunakan metode *purposive sampling*. Variabel dependen pada penelitian ini adalah *non performing loans* kredit UMKM (NPLM). Teknik analisis yang digunakan adalah analisis regresi linier berganda. Hasil analisis regresi menunjukkan bahwa suku bunga dasar kredit UMKM memiliki pengaruh positif signifikan, profitabilitas tidak berpengaruh signifikan, rasio *inefficiency* memiliki pengaruh positif signifikan, pendapatan bank selain bunga (NII) tidak berpengaruh signifikan. Adapun tingkat pengangguran memiliki pengaruh positif signifikan dan GDP memiliki pengaruh negatif signifikan. Hasil regresi menunjukkan suku bunga dasar kredit UMKM, rasio *inefficiency*, tingkat pengangguran memiliki pengaruh positif signifikan terhadap *non performing loans* kredit UMKM (NPLM), profitabilitas dan pendapatan bank selain bunga (NII) tidak berpengaruh signifikan terhadap *non performing loans* kredit UMKM (NPLM), dan GDP berpengaruh negatif signifikan terhadap *non performing loans* kredit UMKM (NPLM).

Kata kunci : faktor internal bank, faktor makro ekonomi, *non performing loans*,
UMKM

ABSTRACT

This study aims to determine the influence of internal factors, includes profitability ratio, inefficiency ratio, the prime lending rate of SMEs, non interest income (NII) and the macro economic factors that include Gross Domestic Product (GDP) and unemployment (UN) in commercial banks that selling products MSME loans and registered at the OJK in 2013-2015. The number of observations used 205 observations with purposive sampling method. The dependent variable in this study were non-performing loans SME loans (NPLM). The analysis technique used multiple linear regression analysis. Regression analysis showed that the prime lending rate of SMEs have a significant positive effect, profitability doesn't has significant influence, inefficiency ratio has a significant positive effect, the bank non-interest income (NII) doesn't has significant influence. The unemployment rate has a significant positive effect and GDP have a significant negative effect. The regression results show the prime lending rate of SMEs, inefficiency ratio, the unemployment rate having an significant positive effect on non-performing loans SME loans (NPLM), profitability and non interest income (NII) doesn't has significant influence to non-performing loans SME loans (NPLM), and a significant negative effect on GDP of non-performing loans SME loans (NPLM).

Keywords : the bank's internal factors, macroeconomic factors, non-performing loans, MSMEs.