

ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh: *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), *Return On Asset* (ROA), *Net Interest Margin* (NIM), *Loan to Deposit Ratio* (LDR) dan Beban Operasional atas Pendapatan Operasional (BOPO) terhadap Penyaluran Kredit Usaha Mikro, Kecil, dan Menengah (UMKM) pada Bank Jambi. Periode penelitian ini adalah tahun 2011-2020. Metode analisis data menggunakan regresi linier berganda. Hasil penelitian ini menunjukkan bahwa: *Capital Adequacy Ratio* (CAR) berpengaruh negatif dan signifikan terhadap Penyaluran Kredit Usaha Mikro, Kecil, dan Menengah (UMKM) pada Bank Jambi. *Loan to Deposit Ratio* (LDR) berpengaruh positif dan signifikan terhadap Penyaluran Kredit Usaha Mikro, Kecil, dan Menengah (UMKM) pada Bank Jambi. *Non Performing Loan* (NPL) positif tetapi tidak signifikan terhadap Penyaluran Kredit Usaha Mikro, Kecil, dan Menengah (UMKM) pada Bank Jambi. *Return On Asset* (ROA), *Net Interest Margin* (NIM) dan Beban Operasional atas Pendapatan Operasional (BOPO) negatif tetapi tidak signifikan terhadap Penyaluran Kredit Usaha Mikro, Kecil, dan Menengah (UMKM) pada Bank Jambi.

Kata Kunci: Usaha Mikro, Kecil, dan Menengah (UMKM), Penyaluran Kredit, Kinerja Keuangan

ABSTRACT

This study aims to determine the effect of: Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Return On Assets (ROA), Net Interest Margin (NIM), Loan to Deposit Ratio (LDR) and Operating Expenses on Operating Income (OEIO) to the Distribution of Micro, Small, and Medium Enterprises (MSME) Loans at Bank Jambi. The research period is 2011-2020. The data analysis method used multiple linear regression. The results of this study indicate that: Capital Adequacy Ratio (CAR) has a negative and significant effect on Micro, Small and Medium Enterprises (MSME) Credit Distribution at Bank Jambi. Loan to Deposit Ratio (LDR) has a positive and significant effect on Micro, Small and Medium Enterprises (MSME) Credit Distribution at Bank Jambi. Non-Performing Loans (NPL) are positive but not significant to Micro, Small, and Medium Enterprises (MSME) Credit Distribution at Bank Jambi. Return On Assets (ROA), Net Interest Margin (NIM) and Operating Expenses on Operating Income (OEIO) are negative but not significant to Micro, Small, and Medium Enterprises (MSME) Credit Distribution at Bank Jambi.

Keywords: Micro, Small and Medium Enterprises (MSMEs), Credit Distribution, Financial Performance