

**PENGARUH RASIO KECUKUPAN MODAL DAN KUALITAS KREDIT  
TERHADAP PENYALURAN KREDIT UMKM (STUDI KASUS PADA PT  
BANK BTPN TBK PERIODE TAHUN 2011-2017)**

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**ABSTRAK**

Penelitian ini bertujuan untuk mengetahui perkembangan *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), Penyaluran Kredit UMKM, serta untuk mengetahui pengaruh *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL) Terhadap Penyaluran Kredit UMKM (Studi Kasus Pada PT Bank BTPN Tbk Periode Tahun 2011-2017).

Metode penelitian yang digunakan adalah metode deskriptif dan metode verifikatif, dengan Teknik pengumpulan data studi kepustakaan dan studi dokumentasi. Pengambilan sampel dari laporan keuangan publikasi PT Bank BTPN Tbk periode tahun 2011-2017, Teknik pengambilan sampel yang digunakan dalam penelitian ini adalah *purposive sampling*. Data yang digunakan dalam penelitian ini adalah data sekunder. Instrumen analisis statistik menggunakan uji asumsi klasik, regresi linier berganda, koefisien korelasi, koefisien determinasi, uji t dan uji f.

Hasil penelitian ini menunjukkan bahwa secara parsial *Capital Adequacy Ratio* (CAR) berpengaruh positif dan signifikan terhadap Penyaluran Kredit UMKM, *Non Performing Loan* (NPL) tidak berpengaruh signifikan positif terhadap Penyaluran Kredit UMKM. Hasil secara simultan *Capital Adequacy Ratio* (CAR) dan *Non Performing Loan* (NPL) berpengaruh signifikan terhadap Penyaluran Kredit UMKM. Dengan koefisien korelasi sebesar 0,862 menunjukkan hubungan yang sangat kuat. *Capital Adequacy Ratio* (CAR) dan *Non Performing Loan* (NPL) mempengaruhi Penyaluran Kredit UMKM sebesar 72,2% sedangkan sisanya 27,8% diduga dipengaruhi oleh faktor-faktor lain yang tidak diteliti.

**Kata kunci : *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL) dan Penyaluran Kredit UMKM**

***EFFECT OF CAPITAL ADEQUACY RATIO AND CREDIT QUALITY ON  
DISTRIBUTION OF MSME CREDITS (A CASE STUDY IN PT BANK BTPN  
TBK 2011-2017 PERIOD)***

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***ABSTRACT***

*This study aims to determine the development of Capital Adequacy Ratio (CAR), Non Performing Loans (NPL), MSME Credit Distribution, and to determine the effect of Capital Adequacy Ratio (CAR), Non Performing Loans (NPL) on MSME Credit Distribution (Case Study at PT BTPN Tbk Bank Period 2011-2017).*

*The research method used is descriptive method and verification method, with the technique of collecting library data and documentation studies. Sampling from the financial statements of PT Bank BTPN Tbk publications for the period 2011-2017, The sampling technique used in this study was purposive sampling. The data used in this research is secondary data. Statistical analysis instruments using the classical assumption test, multiple linear regression, correlation coefficient, coefficient of determination, t test and f test.*

*The results of this study indicate that partially Capital Adequacy Ratio (CAR) has a positive and significant effect on MSME Credit Distribution, Non Performing Loans (NPL) does not have a significant positive effect on MSME Loan Distribution. Simultaneous results of Capital Adequacy Ratio (CAR) and Non Performing Loans (NPL) have a significant effect on MSME Credit Distribution. With a correlation coefficient of 0.862 it shows a very strong relationship. Capital Adequacy Ratio (CAR) and Non Performing Loans (NPL) affect MSME Credit Distribution by 72.2% while the remaining 27.8% is thought to be influenced by other factors not examined.*

***Keywords: Capital Adequacy Ratio (CAR), Non Performing Loans (NPL) and MSME Credit Distribution***