

ABSTRAK

Dian Millenium Nababan, NIM 7193240024. Analisis Pengaruh Efektivitas Pemberian Kredit Usaha Rakyat (KUR) Terhadap Peningkatan Profit Usaha Mikro Kecil dan Menengah (UMKM) Pada Nasabah Bank Rakyat Indonesia (BRI) Unit Lintongnihuta. Program Studi Ilmu Ekonomi, Fakultas Ekonomi, Universitas Negeri Medan.2023.

Permasalahan dalam penelitian ini adalah ketidakefektifan dari program Kredit Usaha Rakyat terhadap Usaha Mikro Kecil dan Menengah. Tujuan penelitian ini dilakukan adalah untuk mengetahui pengaruh dari Pemberian Kredit Usaha Rakyat (KUR) terhadap peningkatan profit Usaha Mikro Kecil dan Menengah (UMKM) pada nasabah Bank Rakyat Indonesia unit Lintong Nihuta.

Penelitian ini dilaksanakan di PT Bank Rakyat Indonesia (BRI) unit Lintong Nihuta dan nasabah BRI penerima KUR Kecamatan Lintong Nihuta, Kabupaten Humbang Hasundutan. Populasi dalam penelitian ini 459 orang. Jumlah sampel dalam penelitian ini sebanyak 100 responden dengan teknik pengambilan sampel dengan simple random sampling sebanyak Data yang diperoleh dianalisis menggunakan teknik analisis PLS (Partial Least Square) menggunakan software SmartPLS. Teknik pengumpulan data dalam penelitian ini menggunakan kuesioner. Data yang diperoleh dianalisis dengan menggunakan uji PLS Algoritma, PLS Bootstrapping dan dengan pengujian hipotesis dengan menggunakan uji-t.

Hasil analisis yang diperoleh rata-rata varians yang direfleksikan diatas 0,5 dan indikator outer loading lebih tinggi dari 0,6. Dari perhitungan data, untuk hipotesis efektivitas ketepatan penggunaan dana berpengaruh positif terhadap peningkatan profit usaha mikro diperoleh p-value lebih kecil dari taraf signifikansi 0,05 ($0,007 < 0,05$) yang berarti hipotesis diterima dan dapat disimpulkan bahwa efektivitas ketepatan penggunaan dana berpengaruh terhadap peningkatan profit usaha mikro. Hipotesis efektivitas ketepatan jumlah kredit berpengaruh positif terhadap peningkatan profit usaha mikro diperoleh p-value lebih kecil dari taraf signifikansi 0,05 ($0,000 < 0,05$) yang berarti hipotesis diterima dan dapat disimpulkan bahwa efektivitas ketepatan jumlah kredit berpengaruh terhadap peningkatan profit usaha mikro. Hipotesis efektivitas ketepatan beban kredit berpengaruh positif terhadap peningkatan profit usaha mikro diperoleh p-value lebih kecil dari taraf signifikansi 0,05 ($0,033 < 0,05$) yang berarti hipotesis diterima dan dapat disimpulkan bahwa efektivitas ketepatan beban kredit berpengaruh terhadap peningkatan profit usaha mikro. Kemudian hipotesis efektivitas ketepatan prosedur berpengaruh positif terhadap peningkatan profit usaha mikro diperoleh p-value lebih kecil dari taraf signifikansi 0,0005 ($0,018 < 0,05$) yang berarti hipotesis diterima dan dapat disimpulkan bahwa efektivitas ketepatan prosedur berpengaruh terhadap peningkatan profit usaha mikro.

Kata Kunci : Kredit Usaha Rakyat, UMKM, Efektivitas, Partial Least Square (PLS).

ABSTRACT

Dian Millenium Nababan, NIM 7193240024. Analysis of the Effect of Effectiveness of Providing People's Business Credit (KUR) on Increasing Profits of Micro, Small and Medium Enterprises (UMKM) to Customers of Bank Rakyat Indonesia (BRI) Lintongnihuta Unit. Economics Study Program, Faculty of Economics, Medan State University. 2023.

The problem in this study is the ineffectiveness of the People's Business Credit program for Micro, Small and Medium Enterprises. The purpose of this research is to determine the effect of the provision of People's Business Credit (KUR) on increasing the profit of Micro, Small and Medium Enterprises (UMKM) at customers of Bank Rakyat Indonesia unit Lintong Nihuta.

This research was conducted at PT Bank Rakyat Indonesia (BRI) Lintong Nihuta unit and BRI customers who received KUR in Lintong Nihuta District, Humbang Hasundutan Regency. The population in this study was 459 people. The number of samples in this study were 100 respondents with simple random sampling techniques. The data obtained were analyzed using PLS (Partial Least Square) analysis techniques using SmartPLS software. The data collection technique in this study used a questionnaire.

The analysis results obtained average variance reflected above 0.5 and outer loading indicators higher than 0.6. From the data calculation, for the hypothesis that the effectiveness of the correct use of funds has a positive effect on increasing micro business profits, the p-value is smaller than the significance level of 0.05 ($0.007 < 0.05$), which means that the hypothesis is accepted and it can be concluded that the effectiveness of the correct use of funds has an effect on increasing micro business profits. The hypothesis that the effectiveness of the accuracy of the amount of credit has a positive effect on increasing microbusiness profits, the p-value is smaller than the significance level of 0.05 ($0.000 < 0.05$), which means that the hypothesis is accepted and it can be concluded that the effectiveness of the accuracy of the amount of credit has an effect on increasing microbusiness profits. The hypothesis that the effectiveness of the accuracy of the credit load has a positive effect on increasing microbusiness profits, the p-value is smaller than the significance level of 0.05 ($0.033 < 0.05$), which means that the hypothesis is accepted and it can be concluded that the effectiveness of the accuracy of the credit load has an effect on increasing microbusiness profits. Then the hypothesis that the effectiveness of procedural accuracy has a positive effect on increasing microbusiness profits, the p-value is smaller than the significance level of 0.0005 ($0.018 < 0.05$), which means that the hypothesis is accepted and it can be concluded that the effectiveness of procedural accuracy has an effect on increasing microbusiness profits.

Keywords : People's Business Credit, MSMEs, Effectiveness, Partial Least Square (PLS)