

## ABSTRAK

**INDA ARFA SYERA.** Analisis Faktor-Faktor yang Mempengaruhi Pendapatan Usaha Mikro Kecil dan Menengah di Indonesia. Program Pascasarjana Universitas Negeri Medan, 2019.

Di negara sedang berkembang UMKM juga berperan sangat penting, khususnya dari perspektif kesempatan kerja dan sumber pendapatan bagi kelompok miskin, distribusi pendapatan dan dan pengurangan kemiskinan, serta pembangunan ekonomi pedesaan. Tujuan dari penelitian ini adalah untuk penyaluran kredit perbankan, tenaga kerja UMKM dan inflasi terhadap pendapatan UMKM di Indonesia baik jangka pendek maupun jangka panjang periode 2010:1-2017:4. Penelitian ini digunakan alat analisis ekonometrika model koreksi kesalahan (Error Correction Model/ECM). Hasil estimasi menunjukkan bahwa penyaluran kredit perbankan dalam jangka pendek dan jangka panjang berpengaruh positif dan signifikan terhadap pendapatan UMKM di Indonesia. Variabel tenaga kerja UMKM dalam jangka pendek berpengaruh positif dan signifikan terhadap pendapatan UMKM di Indonesia. Sedangkan variabel tenaga kerja UMKM dalam jangka panjang berpengaruh negatif dan signifikan terhadap pendapatan UMKM di Indonesia. Dalam jangka pendek dan jangka panjang variabel inflasi memiliki pengaruh negatif dan signifikan pendapatan UMKM di Indonesia. Secara bersama-sama variabel penyaluran kredit perbankan, tenaga kerja UMKM dan inflasi berpengaruh signifikan terhadap pendapatan UMKM di Indonesia pada taraf kepercayaan 98,70%. Dengan demikian dapat disimpulkan bahwa penyaluran kredit perbankan merupakan faktor penentu utama yang mempengaruhi pendapatan UMKM di Indonesia.

Kata Kunci : Pendapatan UMKM, kredit perbankan, tenaga kerja UMKM, inflasi Error Correction Model (ECM).

THE  
*Character Building*  
UNIVERSITY

## ABSTRACT

**INDA ARFA SYERA.** Analysis Factors of Affecting Micro Small and Medium Enterprises Income in Indonesia. Graduate Program, State University of Medan, 2019.

In developing countries the Micro Small and Medium Enterprises also serves very important, particularly from the perspective of job opportunities and sources of income for the poor, income distribution and poverty reduction, as well as rural economic development. The purpose of this research is to channeling credit banking, Micro Small and Medium Enterprises and labor inflation against the income of Micro Small and Medium Enterprises in Indonesia both short-term and long-term periods of 2010:1-2017:4. This research used the tools of analysis Econometrics model of error correction (Error Correction Model/ECM). Estimation results show that the distribution of banking credit in the short-term and long-term positive and significant effect against the income of Micro Small and Medium Enterprises in Indonesia. Variable labor in the short-term a positive and significant effect against the Micro Small and Medium Enterprises revenue in Indonesia. While the variable labor Micro Small and Medium Enterprises in the long-term a negative and significant effect against the Micro Small and Medium Enterprises revenue in Indonesia. In the short-term and the long-term variable inflation has a negative influence and significant revenue Micro Small and Medium Enterprises in Indonesia. Variables simultaneously channeling credit banking, labor, and inflation effect significantly to revenue Micro Small and Medium Enterprises Indonesia at 98.70% confidence level. Thus it can be concluded that the channelling of banking credit is the main determining factor affecting the income of Micro Small and Medium Enterprises in Indonesia..

**Keywords:** The income of Micro Small and Medium Enterprises, credit banking, labor, inflation, Error Correction Model (ECM)