

ABSTRACT

The research was motivated by the development of MSMEs (Micro, Small and Medium Enterprises) in Indonesia and also the vital role of MSMEs in development and economic growth in Indonesia. In particular, the study reviews the credit crunch experienced by MSMEs. With the increasing development of the MSME banks also increased lending to the MSMEs. But by running as an increase in bank loans to micro, small and medium value of NPL (non performing loans) experienced MSMEs have also increased each year. The phenomenon of non-performing loans MSME is also happening in the district of Jepara furniture industry, according to the problems of bad loans in the district of Jepara is dominated by the furniture industry.

This study aims to examine the effect of marketing management factors, the level of competition, financial management, technical management and the level of government policy towards non-performing loans of MSMEs in the district of Jepara furniture industry in 2012. The population in this study is about 14.962 MSMEs in the Jepara furniture and are included in the member APKJ (Jepara Small Craft Association) about 120 MSMEs. After passing through purposive sampling phase sample contained 34 micro, small and medium enterprises who have bad credit. The data was collected by spreading questionnaire. Analytical techniques used in this study is the multiple linear regression that aims to obtain a comprehensive picture of influences between variables. While the tests performed to measure the questionnaire used test validity and test reliability. The method used in this study is to use multiple regression analysis to test the hypothesis that the coefficient of determination test, F test and t test. Assumptions of classical test used in this study consisted of testing multikolonieritas, heterokedastisitas test, test for normality, and autocorrelation test trials.

The results showed that the variables negatively affect the marketing management of non-performing loans MSME furniture industry in Jepara, but not significant. Technical management variables have negative and significant. Then the variable level of competition and the level of government policy have a positive and significant impact on MSMEs of industrial non-performing loans in the Jepara furniture. While the financial management of the variable is positive but not significant effect on non-performing loans MSME furniture industry in Jepara. The predictive capability of the five variables against bad debts in the Jepara furniture industry MSMEs for 86.5%, while the rest is influenced by other factors outside the model study.

Keywords: Marketing management, level of competition, financial management, technical management, government policy level, Non-performing loans MSMEs (Micro, Small and Medium Enterprises) in the district of Jepara furniture industry