

ABSTRACT

The role of MSMEs (Micro, Small and Medium Enterprises) has been recognized quite large parties in the national economy. In such a strategic position, on the other hand SMEs still face many problems and obstacles in implementing and developing its business activities primarily in terms of capital. In connection with the efforts to address the problem of capital MSME, Ministry of Cooperatives and SMEs also initiated a capital strengthening program through the People's Business Credit (KUR). KUR program supported by six commercial banks, namely BRI, BNI, BTN, Bank Mandiri, Bank Syariah Mandiri, and Bukopin, as well as two insurance companies that Means Business Development Public Corporation (Perum SPU) is now transformed into a Housing Credit Guarantee Indonesia (Perum Jamkrindo) and PT Asuransi Kredit Indonesia (PT Askrindo). KUR is guaranteed by the government by 70 percent through Jamkrindo and PT Perum Askrindo. However, in practice occurred some slowdown in the distribution so that the resulting outcome is not optimal. Based on the data, it appears that the KUR huge slowdown in 2010 that number has decreased to almost 50%. In 2011 and 2012, it appears that despite increased KUR has not reached the expected level as in 2007 to 2009 slowdown KUR is based on previous research thought to be influenced by the level of inflation, interest rates, economic growth, NPL and CAR.

The dependent variable in this study is the People's Business Credit (KUR). The independent variables in this study are inflation, interest rates, economic growth, NPL and CAR. The sample used in this study were 36 months for three years ie 2009-2011. The data used are secondary data. Data collection methods used in this study are: a method of documentation. The analysis technique used is multiple linear regression.

According to analysis done can be seen that there is no significant effect of the inflation on KUR, SBI KUR negatively affect GDP negatively affect the KUR, the NPL does not affect the KUR, and CAR did not affect the KUR. The most dominant factor in affecting change KUR is GDP. While KUR able to be explained by the independent variables, namely inflation, SBI, GDP, NPL and CAR of 49.6%.

Key words: inflation rates, interest rates, economic growth, NPL, CAR, the People's Business Credit.