

ABSTRAK

Skripsi dengan judul “Pengaruh *Threshold Capital Adequacy Ratio* Terhadap Pembiayaan Usaha Mikro Kecil Menengah pada Bank Pembiayaan Rakyat Syariah di Indonesia” ini ditulis oleh Hanifatul Masruroh, NIM. 126401211015, dengan pembimbing Bapak Badara Shofi Dana, S.E., M.Si.

Kata Kunci : *Threshold Regression*, *Capital Adequacy Ratio* (CAR), *Return on Asset* (ROA), *Non Performing Financing* (NPF), *Financing to Deposit Ratio* (FDR), Pembiayaan Usaha Mikro Kecil Menengah.

Penelitian ini dilatar belakangi oleh peran Bank Pembiayaan Rakyat Syariah yang berperan penting dalam mendukung pembiayaan UMKM di Indonesia. Meskipun pandemi COVID-19 memberikan tekanan besar terhadap perekonomian nasional dan sektor perbankan, penyaluran pembiayaan UMKM oleh BPRS menunjukkan ketahanan dan bahkan kecenderungan pertumbuhan yang positif dari tahun 2019 hingga 2023.

Penelitian ini bertujuan untuk (1) menguji pengaruh CAR, ROA, NPF, dan FDR secara simultan terhadap pembiayaan UMKM pada BPRS, (2) menguji pengaruh secara parsial CAR terhadap pembiayaan UMKM pada BPRS, (3) menguji pengaruh secara parsial ROA terhadap pembiayaan UMKM pada BPRS, (4) menguji pengaruh secara parsial NPF terhadap pembiayaan UMKM pada BPRS, (5) menguji pengaruh secara parsial FDR terhadap pembiayaan UMKM pada BPRS berdasarkan tingkat *threshold* CAR.

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Pengambilan sampel menggunakan Teknik *purposive sampling*. Menggunakan metode *Threshold Regression Model*. Data yang digunakan adalah data sekunder yang diperoleh dari publikasi resmi Statistik Perbankan Syariah OJK. Analisis data dilakukan menggunakan *software EViews 10* dengan menguji asumsi klasik, uji parsial, uji simultan, dan uji koefisien determinasi (R^2).

Hasil penelitian menunjukkan bahwa (1) secara simultan CAR, ROA, NPF, dan FDR berpengaruh signifikan terhadap pembiayaan UMKM pada BPRS, (2) secara parsial CAR pada *threshold* pertama berpengaruh negatif signifikan, *threshold* kedua dan ketiga berpengaruh positif signifikan, *threshold* keempat dan kelima berpengaruh negatif signifikan, *threshold* keenam berpengaruh positif signifikan, (3) secara parsial ROA pada *threshold* pertama dan kedua berpengaruh positif signifikan, *threshold* ketiga berpengaruh negatif signifikan, *threshold* keempat dan kelima tidak berpengaruh signifikan, *threshold* keenam berpengaruh negatif signifikan, (4) secara parsial NPF pada seluruh tingkat *threshold* berpengaruh negatif signifikan, (5) secara parsial FDR pada *threshold* pertama, ketiga, keempat, kelima, keenam berpengaruh positif signifikan, sedangkan *threshold* kedua berpengaruh negatif signifikan.

ABSTRACT

Thesis titled "The Effect of Threshold Capital Adequacy Ratio on Micro, Small and Medium Enterprises Financing at Islamic People's Financing Banks in Indonesia" written by Hanifatul Masruroh, NIM. 126401211015, supervised by Mr. Badara Shofi Dana, S.E., M.Si.

Keywords: Threshold Regression, Capital Adequacy Ratio (CAR), Return on Assets (ROA), Non-Performing Financing (NPF), Financing to Deposit Ratio (FDR), Micro, Small and Medium Enterprises Financing.

This research is motivated by the role of Islamic People's Financing Banks which play an important role in supporting MSME financing in Indonesia. Although the COVID-19 pandemic has put great pressure on the national economy and banking sector, the distribution of MSME financing by BPRS has shown resilience and even a positive growth trend from 2019 to 2023.

This study aims to (1) test the effect of CAR, ROA, NPF, and FDR simultaneously on MSME financing at BPRS, (2) test the partial effect of CAR on MSME financing at BPRS, (3) test the partial effect of ROA on MSME financing at BPRS, (4) test the partial effect of NPF on MSME financing at BPRS, (5) test the partial effect of FDR on MSME financing at BPRS based on the CAR threshold level.

This study uses a quantitative approach with an associative research type. Sampling using purposive sampling. Using the Threshold Regression Model method. The data used are secondary data obtained from the official publication of OJK Sharia Banking Statistics. Data analysis was carried out using EViews 10 software by testing classical assumptions, partial tests, simultaneous tests, and determination coefficient tests (R^2).

The results of the study show that (1) simultaneously CAR, ROA, NPF, and FDR have a significant effect on MSME financing at BPRS, (2) partially CAR at the first threshold has a significant negative effect, the second and third thresholds have a significant positive effect, the fourth and fifth thresholds have a significant negative effect, the sixth threshold has a significant positive effect, (3) partially ROA at the first and second thresholds has a significant positive effect, the third threshold has a significant negative effect, the fourth and fifth thresholds do not have a significant effect, the sixth threshold has a significant negative effect, (4) partially NPF at all threshold levels has a significant negative effect, (5) partially FDR at the first, third, fourth, fifth, and sixth thresholds has a significant positive effect, while the second threshold has a significant negative effect.