

The Roles of Micro Stalls Financing in Improving the Development of Small and Medium Micro Enterprises (UMKM) In Yogyakarta

ABSTRACT

This study is aimed to investigate the roles of micro stalls financing in Bank Syariah Mandiri in improving the development of small and medium micro enterprises (UMKM) in Yogyakarta. The role of financing is measured through the initial process of financing proposal, the suitability of the amount of financing, the size of margin, the repayment period, the institutional role, and the financing effect.

This research uses a quantitative method with descriptive approach. This type of research is in the form of field research conducted in the residence or business place of respondents of the research obtained from data or documents of Bank Syariah Mandiri Branch Wirobrajan. Data collection technique uses questionnaires. The population in this research is all customers of micro stall financing consists of 50 respondents. The data analysis tool uses multiple linear regression analysis.

The results shows that the micro stall financing in improving the development of small and medium micro enterprises in the middle plays quite effective roles. The variables of this research are the influence of the initial process of financing proposal, the suitability of the amount of financing, the size of margin, the repayment period, the institutional role and the financing effect on the development of UMKM. From the tests conducted by the researcher it shows that only two variables that turned out to have an effect on the development of UMKM. While the other variables do not have reliability on the development of UMKM. Reliable variables on the development of UMKM is the variables of suitability of the amount of financing and financing effect by the micro stalls financing of Bank Syariah Mandiri Branch Wirobrajan. As for the other four variables such as the initial process of financing, size of margin, repayment period, and institutional role are not reliable on the development of UMKM by micro stalls of Bank Syariah Mandiri Branch Wirobrajan.

Keywords: Micro Finance Financing, the Suitability of the Financing Amount, Financing Effect, UMKM Development, Multiple Linear Regression