

**PENGARUH EFEKTIVITAS PENGGUNAAN DANA KUR DAN
INTELLECTUAL CAPITAL TERHADAP KINERJA USAHA MIKRO
KECIL DAN MENENGAH
(STUDI PADA UMKM PENGGUNA DANA KUR SE-KABUPATEN
BULELENG)**

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ABSTRAK

Penelitian ini terlaksana agar mengetahui pengaruh efektivitas penggunaan dana KUR, *structural capital*, *human capital*, serta *customer capital* terhadap kinerja UMKM pengguna dana KUR se-Kabupaten Buleleng secara individual dan bersama-sama. Metode penelitian yang dipakai yakni metode penelitian kuantitatif dengan data primer yang didapatkan melalui data kuesioner dan diukur memakai skala likert. Populasi penelitian ini adalah UMKM pengguna dana KUR se-Kabupaten Buleleng yang terdata pada Dinas Perdagangan, Perindustrian dan Koperasi, Usaha Kecil dan Menengah Kab. Buleleng yakni 21.577 UMKM. Sampel penelitian ditentukan menggunakan teknik dari Isaac dan Michael yang mendapatkan sampel sejumlah 347 UMKM. Data penelitian didapat dengan cara penyebaran kuesioner secara online dalam bentuk *google form* dan dianalisis menggunakan uji analisis regresi linear berganda melalui SPSS versi 25. Hasil penelitian menunjukkan (1) efektivitas penggunaan dana KUR berpengaruh positif dan signifikan terhadap kinerja UMKM pengguna dana KUR se-Kabupaten Buleleng; (2) *structural capital* berpengaruh positif dan signifikan terhadap kinerja UMKM pengguna dana KUR se-Kabupaten Buleleng; (3) *human capital* berpengaruh dan signifikan terhadap kinerja UMKM pengguna dana KUR se-Kabupaten Buleleng; (4) *customer capital* berpengaruh positif dan signifikan terhadap kinerja UMKM pengguna dana KUR se-Kabupaten Buleleng; (5) efektivitas penggunaan dana KUR, *structural capital*, *human capital*, serta *customer capital* berpengaruh positif serta signifikan pada kinerja UMKM pengguna dana KUR se-Kabupaten Buleleng.

Kata kunci: Kinerja UMKM, Efektivitas penggunaan dana KUR, *structural capital*, *human capital*, dan *customer capital*.

**THE EFFECT OF EFFECTIVITY OF PEOPLE'S BUSINESS CREDIT
(KUR) USE AND INTELLECTUAL CAPITAL TOWARD THE
PERFORMANCE OF SMALL AND MEDIUM ENTERPRISES (UMKM)
(STUDY OF UMKM USER PEOPLE'S BUSINESS CREDIT (KUR) FUNDS
THROUGHOUT BULELENG REGENCY)**

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ABSTRACT

This study aimed to determine the effect of effectivity of People's Business Credit (KUR) use, structural capital, human capital, and customer capital toward the performance of Small and Medium Enterprises (UMKM) users of People's Business Credit (KUR) Funds throughout Buleleng Regency individually or together. The method used in this study was quantitative with primary data obtained from questionnaire and the questionnaire was measured with likert scale. The population of this study was 21.577 UMKM users of KUR funds throughout Buleleng Regency which were listed in Department of Trade, Industry and Cooperatives, Small and Medium Enterprises of Buleleng Regency. The sample was determined by using Isaac and Michael technique to obtain a sample of 347 UMKM. The data were collected through a questionnaire distributed online in the form of google forms and processed by multiple linear regression analysis tests using SPSS version 25. This study indicated that (1) The effectiveness of the use of KUR funds had a positive and significant effect toward the performance of UMKM users of KUR funds throughout Buleleng Regency; (2) Structural capital had a positive and significant effect toward the performance of UMKM users of KUR funds throughout Buleleng Regency; (3) Human capital had a positive and significant effect toward the performance of UMKM users of KUR funds throughout Buleleng Regency; (4) customer capital had a positive and significant effect toward the performance of UMKM users of KUR funds throughout Buleleng Regency; (5) the effectiveness of the use of People's Business Credit (KUR) funds, structural capital, human capital, and customer capital had a positive and significant effect toward the performance of UMKM users of KUR funds throughout Buleleng Regency.

Keywords: Performance of UMKM, effectiveness of the use of KUR funds, structural capital, human capital, and customer capital.