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**PERAN PERBANKAN SYARIAH DALAM
PENGUATAN KAPASITAS UMKM
MENUJU KEMANDIRIAN
EKONOMI NASIONAL**



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**BANK Syariah
BUKOPIN**

**Program Studi Manajemen dan Magister Manajemen
Fakultas Ekonomi dan Bisnis
Universitas Muhammadiyah Surakarta**



dimilikinya. Tahun 2009 cash ratio menunjukkan setiap 0,996 pinjaman yang harus dibayar PT. BPR X dijamin dengan 0,996 cash assets, cash ratio tahun 2010 menunjukkan PT. BPR X mampu menjamin tiap satu rupiah pinjaman yang harus segera dibayar dengan 0,995 cash assets. Oleh karena itu dapat dikatakan bahwa kinerja keuangan pada PT BPR X di Surakarta sudah cukup baik jika dilihat dari tingkat Likuiditas, Rentabilitas dan Resiko Usaha Bank pada periode tahun 2008 - 2010.

Keywords : Likuiditas, Rentabilitas, resiko bank

Financial Ratio Analysis for Measuring Performance Financial Banks at One of the Greatest PT BPR in Surakarta

Abstract

This study aimed to analyze the level of liquidity, Profitability, and risk of banks, and cash ratio at PT BPR X in Surakarta in the year 2008 to 2010. The calculation of quick ratio in 2008 showed PT. BPR X can guarantee every rupiah of total current liabilities with 0.138 cash assets. Quick ratio in 2009 shows PT. BPR X is able to ensure every rupiah of total current liabilities to total assets 0.135 cash assets. Quick ratio in 2010 showed PT. BPR X is able to ensure every rupiah of current liabilities to total assets 0.291 cash assets. Banking ratio in 2008 showed each rupiah of current liabilities secured by 2.077 total loans, in 2009 the banking ratio showed each rupiah of current liabilities secured by 2.045 total loans, in 2010 the banking ratio shows each dollar of current liabilities guaranteed with 2.174 total loans. The calculations of cash ratio in 2008 showed PT. BPR X is able to ensure each rupiah of the loan must be paid with cash assets owned 0.997 cash assets. In 2009 cash ratio showed each loan to be paid 0.996 PT. BPR X 0.996 cash assets, Cash ratio in 2010 shows PT. BPR X is able to ensure each rupiah of the loan must be paid with 0.995 cash assets. Therefore it can be said that the financial performance of PT BPR X in Surakarta was pretty good when viewed from the Liquidity, Profitability and Risk Enterprise Bank in the period from 2008 to 2010.

Keywords: Liquidity, Profitability, bank risk



Pengaruh Faktor Psikologis dan Kontekstual terhadap Intensi Berwirausaha pada Mahasiswa

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Abstract

Dalam upaya mendukung tujuan pemerintah Indonesia untuk memiliki wirausaha sebanyak 2 % dari total penduduk Indonesia, penelitian tentang bagaimana intensi berwirausaha dapat terbentuk dalam diri seseorang penting dilakukan sebagai salah satu upaya mempersiapkan wirausaha-wirausaha tangguh di masa mendatang. Penelitian ini

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bertujuan untuk membuktikan pengaruh faktor-faktor psikologis dan kontekstual dalam membentuk intensi berwirausaha pada seseorang. Intensi berwirausaha telah banyak diteliti dan terbukti mampu menjadi indikator yang akurat atas perilaku berwirausaha di masa mendatang. Faktor psikologis yang diteliti terdiri atas self-determination, risk bearing ability, serta belief and attitude. Sementara itu faktor kontekstual terdiri atas academic support, social support, dan environmental support. Sampel penelitian ini terdiri atas 100 mahasiswa di sebuah perguruan tinggi swasta di Jakarta. Hasil penelitian menunjukkan bahwa seluruh faktor psikologis dan kontekstual mempengaruhi intensi berwirausaha pada mahasiswa secara signifikan, kecuali risk bearing ability dan academic support. Implikasi dari penelitian ini dapat digunakan bagi penyelenggara pendidikan tinggi dalam mendesain lingkungan yang tepat dalam menumbuhkan intensi berwirausaha pada mahasiswanya. Selain itu, hasil dari penelitian ini memperkuat penelitian-penelitian terdahulu, dimana faktor psikologis dan kontekstual memiliki peranan penting dalam membentuk intensi berwirausaha, terutama dalam konteks mahasiswa di Indonesia.

In the pursuit of rising 2 % entrepreneurs as Indonesian government's goal, research on how one's entrepreneurial intention can be formed is important due to prepare for tough entrepreneurs in the future. This study aims to examine the influence of psychological and contextual factors on one's entrepreneurial intentions. Entrepreneurial intention has long been researched and proven to be an accurate indicator of entrepreneurial behavior in the future. Psychological factors consisted of self-determination, risk bearing ability, as well as belief and attitude. Meanwhile, contextual factors consist of academic support, social support, and environmental support. Our sample came from 100 students at one private university in Jakarta. The results showed that all psychological and contextual factors influence entrepreneurial intentions on students significantly, except for risk bearing ability and academic support. The implications of this research can be used for those who strive in higher education business, how they supposed to design the right environment in nurturing students' entrepreneurial intentions. The results of this study invigorate previous studies findings, in which the psychological and contextual factors have an important role in shaping one's entrepreneurial intentions, especially for Indonesian college students.

Keywords: *entrepreneurial intention, psychological factors, contextual factors, college students*



Analisis Implementasi Strategi Marketing Mix terhadap Penjualan pada Produsen Furniture Terbesar di Ngawi

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