

**PENGARUH FAKTOR INTERNAL DAN FAKTOR EKSTERNAL
TERHADAP KREDIT BERMASALAH (*NON PERFORMING LOAN*) PADA
BADAN USAHA MILIK DESA (BUMDes)
(Studi Kasus Pada BUMDes Sekecamatan Kubutambahan, Kabupaten
Buleleng)**

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh factor internal dan factor eksternal yaitu factor internal(tingkat suku bunga kredit, jangka waktu pinjaman) dan factor eksternal (karakter nasabah, kondisi ekonomi nasabah) terhadap kredit bermasalah (*non performing loan*) pada Badan Usaha Milik Desa (BUMDes) di Kecamatan Kubutambahan, Kabupaten Buleleng. Penelitian ini dilaksanakan di Kecamatan Kubutambahan, Kabupaten Buleleng. Metode yang digunakan dalam penelitian ini adalah kuantitatif. Objek penelitian Badan Usaha Milik Desa (BUMDes) yang ada di Kecamatan Kubutambahan. Subjek penelitian yaitu nasabah yang melakukan pinjaman kredit pada BUMDes di Kecamatan Kubutambahan. Pengambilan sampel dilakukan dengan metode *purposive sampling* yaitu untuk sampel penelitian dari 13 BUMDes yang ada di Kecamatan Kubutambahan, digunakan 8 BUMDes dan 56 responden. Data penelitian dikumpulkan menggunakan kuesioner. Data di analisis dengan menggunakan analisis statistic dan regresi linear berganda dengan bantuan program SPSS ver. 26. Hasil penelitian yang dilakukan menunjukkan bahwa variabel tingkat suku bunga (X_1) berpengaruh positif dan signifikan terhadap kredit bermasalah (*non performing loan*) (Y), jangka waktu pinjaman (X_2) berpengaruh negative dan signifikan terhadap kredit bermasalah (*non performing loan*) (Y), karakter nasabah (X_3) berpengaruh negative dan signifikan terhadap kredit bermasalah (*non performing loan*) (Y) dan kondisi ekonomi nasabah berpengaruh positif dan signifikan terhadap kredit bermasalah (*non performing loan*) (Y).

Kata Kunci : Kredit Bermasalah (*Non Performing Loan*), Tingkat Suku Bunga Kredit, Jangka Waktu Pinjaman, Karakter Nasabah, Kondisi Ekonomi Nasabah.

***THE INFLUENCE OF INTERNAL FACTORS AND EKSTERNAL
FACTORS ON NON PERFORMING LOANS IN VILLAGE-OWNED
ENTERPRISES (BUMDes)
(Emprical Study On BUMDes In The Sub-District Of Kubutambahan,
Buleleng Regency)***

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ABSTRACT

This study aims to determine the influence of internal factors and external factors, namely internal factors (credit interest rates, loan terms) and external factors (customer character, customer economic conditions) on non-performing loans (BUMDes).) in Kubutambahan District, Buleleng Regency. This research was conducted in Kubutambahan District, Buleleng Regency. The method used in this research is quantitative. The object of research is Village-Owned Enterprises (BUMDes) in Kubuaddan District. The research subjects are customers who make credit loans to BUMDes in Kubutambahan District. Sampling was carried out by purposive sampling method, namely for research samples from 13 BUMDes in Kubutambahan District, 8 BUMDes and 56 respondents were used. Research data were collected using a questionnaire. The data were analyzed using statistical analysis and multiple linear regression with the help of SPSS ver. 26. The results of the research conducted indicate that the interest rate variable (X1) has a positive and significant effect on non-performing loans (Y), the term of the loan (X2) has a negative and significant effect on non-performing loans (Y) , customer character (X3) has a negative and significant effect on non-performing loans (Y) and the customer's economic condition has a positive and significant effect on non-performing loans (Y).

Keywords: *Non-Performing Loans, Loan Interest Rates, Loan Term, Customer Character, Customer Economic Condition.*