

**PENGARUH TINGKAT SUKU BUNGA KREDIT, JANGKA WAKTU
PINJAMAN DAN KEADAAN EKONOMI TERHADAP KREDIT
BERMASALAH PADA BUMDES GIRI AMERTHA SADHU DESA
BONTIHING**

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ABSTRAK

Tujuan penelitian ini adalah untuk mengetahui (1) pengaruh Tingkat Suku Bunga Kredit Terhadap Kredit Bermasalah pada BUMDES Giri Amertha Sadhu Desa Bontihing, (2) pengaruh Jangka Waktu Pinjaman Terhadap Kredit Bermasalah pada BUMDES Giri Amertha Sadhu Desa Bontihing, (3) pengaruh Keadaan Ekonomi Nasabah Terhadap Kredit Bermasalah pada BUMDES Giri Amertha Sadhu Desa Bontihing, dan (4) pengaruh Tingkat Suku Bunga Kredit, Jangka Waktu Pinjaman dan Keadaan Ekonomi Terhadap Kredit Bermasalah pada BUMDES Giri Amertha Sadhu Desa Bontihing. Jenis penelitian yang digunakan yaitu penelitian kausal. Populasi penelitian ini yaitu 52 nasabah yang mempunyai kredit bermasalah pada BUMDES Giri Amertha Sadhu Desa Bontihing, dengan jumlah sampel diambil yaitu 45 nasabah. Metode pengumpulan data menggunakan kuesioner dan dianalisis dengan menggunakan analisis regresi linier berganda. Pengujian hipotesis menggunakan uji t dan uji F. Hasil penelitian menunjukkan bahwa: (1) tingginya suku bunga BUMDES berpengaruh signifikan terhadap kredit bermasalah di BUMDES Giri Amertha Sadhu, (2) jangka waktu pinjaman memiliki pengaruh terhadap peningkatan kasus kredit bermasalah di BUMDES Giri Amertha Sadhu (3) kondisi nasabah dan ekonomi nasabah memiliki pengaruh terhadap kredit bermasalah, dan (4) tingkat suku bunga, jangka waktu pinjaman dan kondisi ekonomi nasabah memiliki pengaruh secara simultan terhadap kredit bermasalah BUMDES Giri Amertha Sadhu sebesar 31,4%.

Kata kunci: Tingkat Suku Bunga Kredit, Jangka Waktu Pinjaman, Keadaan Ekonomi, Kredit Bermasalah

**THE EFFECT OF CREDIT INTEREST RATES, LOAN TERMS, AND
ECONOMIC CONDITIONS ON NON-PERFORMING LOANS AT
BUMDES GIRI AMERTHA SADHU IN BONTIHING VILLAGE**

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ABSTRACT

The objectives of this study are to determine (1) the effect of credit interest rates on non-performing loans at BUMDES Giri Amertha Sadhu in Bontihing Village, (2) the effect of loan terms on non-performing loans at BUMDES Giri Amertha Sadhu in Bontihing Village, (3) the effect of the economic condition of borrowers on non-performing loans at BUMDES Giri Amertha Sadhu in Bontihing Village, and (4) the combined effect of the interest rate on loans, loan tenure, and the economic condition of borrowers on non-performing loans at BUMDES Giri Amertha Sadhu in Bontihing Village. The research design used is causal research. The research population consists of 52 customers with non-performing loans at BUMDES Giri Amertha Sadhu in Bontihing Village, with a sample size of 45 customers. Data collection methods used questionnaires and were analyzed using multiple linear regression analysis. Hypothesis testing used t-tests and F-tests. The research results show that: (1) high BUMDES interest rates significantly affect problem loans at BUMDES Giri Amertha Sadhu, (2) the loan term has an effect on the increase in non-performing loans at BUMDES Giri Amertha Sadhu, (3) customer conditions and customer economic conditions have an effect on non-performing loans, and (4) interest rates, loan terms, and customer economic conditions have a simultaneous effect on non-performing loans at BUMDES Giri Amertha Sadhu of 31.4%.

Keywords: Credit Interest Rate, Loan Term, Economic Conditions, Non-Performing Loans