

**PENGARUH KESALAHAN PENILAIAN JAMINAN KREDIT,
PENGINGKARAN PERJANJIAN KREDIT, DAN KONDISI EKONOMI
DEBITUR TERHADAP PENINGKATAN KREDIT BERMASALAH PADA
LEMBAGA PERKREDITAN DESA DI KABUPATEN BADUNG**

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh variabel kesalahan penilaian jaminan kredit, pengingkaran perjanjian kredit, dan kondisi ekonomi debitur terhadap peningkatan kredit bermasalah pada Lembaga Perkreditan Desa di Kabupaten Badung. Metode penelitian yang digunakan adalah metode penelitian kuantitatif dengan data primer yang diperoleh dari data kuesioner yang diukur menggunakan skala *likert*. Populasi dalam penelitian ini adalah seluruh LPD yang ada di Kabupaten Badung. Jumlah LPD yang ada di Kabupaten Badung yaitu sebanyak 122 LPD. Teknik pengambilan sampel yang digunakan ditentukan menggunakan metode *Simple Random Sampling*. Penelitian ini dilakukan pada 18 Unit LPD yang ada di Kabupaten Badung. Jumlah sampel yang dijadikan responden dalam penelitian ini sebanyak 90 orang responden. Responden dalam penelitian ini yaitu *pemucuk* LPD (kepala LPD), *penyarik* LPD (tata usaha LPD), *petengen* LPD (kasir LPD), serta dua pegawai bagian kredit. Responden merupakan pegawai LPD yang berhubungan dengan kegiatan pemberian kredit. Teknik analisis data yang digunakan dalam penelitian ini yaitu uji validitas, uji reliabilitas, uji normalitas, uji multikolinearitas, uji heteroskedastisitas, uji statistik deskriptif, analisis regresi linier berganda, uji adjusted koefisien determinasi ($\text{Adjusted } R^2 / R_a^2$), serta uji regresi secara individu (Uji t).

Hasil penelitian ini menyatakan bahwa variabel kesalahan penilaian jaminan kredit (X_1) berpengaruh positif dan signifikan terhadap peningkatan kredit bermasalah, variabel pengingkaran perjanjian kredit (X_2) berpengaruh positif dan signifikan terhadap peningkatan kredit bermasalah, serta variabel kondisi ekonomi debitur (X_3) berpengaruh negatif dan signifikan terhadap peningkatan kredit bermasalah.

Kata kunci: kredit bermasalah, kesalahan penilaian jaminan kredit, pengingkaran perjanjian kredit, dan kondisi ekonomi debitur.

THE EFFECT OF CREDIT GUARANTEE APPRAISAL ERROR, CREDIT AGREEMENT DENIAL, AND THE ECONOMIC CONDITION OF THE DEBTOR ON THE INCREASE IN NON-PERFORMING LOANS IN VILLAGE CREDIT INSTITUTIONS IN BADUNG REGENCY.

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ABSTRACT

This study aims to determine the effect of the variable credit guarantee appraisal error, credit agreement denial, and the economic condition of the debtor on the increase in non-performing loans in village credit institutions in Badung Regency. The research method used is quantitative research methods with primary data obtained from questionnaire data which is measured using a Likert scale. The population in this study were all village credit institutions in Badung Regency. The number of village credit institutions in Badung Regency is 122. The sampling technique used was determined using the Simple Random Sampling method. This research was conducted at 18 village credit institutions units in Badung Regency. The number of samples used as respondents in this study were 90 respondents. Respondents in this study were village credit institutions heads, village credit institutions administrators, village credit institutions cashiers, and two loan officers. The data analysis techniques used in this research are validity test, reliability test, normality test, multicollinearity test, heteroscedasticity test, descriptive statistical test, multiple linear regression analysis, adjusted coefficient of determination test ($Adjusted R^2 / Ra^2$), and individual regression test (t test).

The results of this study indicate that the variable credit guarantee appraisal error (X_1) has a positive and significant effect on the increase in non-performing loans, the variable credit agreement denial (X_2) has a positive and significant effect on the increase in non-performing loans, and the debtor's economic condition variable (X_3) has a negative and significant effect the increase in non-performing loans.

Keywords: *non-performing loans, credit guarantee appraisal error, denial of credit agreements, and the debtor's economic condition.*