

PENGARUH PENYALURAN KREDIT GUNA BHAKTI DAN *NON PERFORMING LOAN* TERHADAP *NET INTEREST MARGIN* PADA PT. BANK BJB.TBK PERIODE 2011-2013

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ABSTRAK

Perbankan merupakan salah satu institusi yang mempunyai peranan penting dalam mendorong pertumbuhan perekonomian suatu Negara. Hal ini didasarkan atas fungsi utama perbankan yang merupakan lembaga intermediasi dan *agent of development*. Tujuan dari penelitian ini adalah untuk mengetahui pengaruh Penyaluran Kredit Guna Bhakti dan *Non Performing Loan* terhadap *Net Interest Margin*.

Metode yang digunakan adalah metode deskriptif dan metode verifikatif, dengan teknik pengumpulan data secara studi dokumentasi (*Documentary Research*) dan studi kepustakaan (*Library Research*). Rancangan pengujian hipotesis menggunakan uji normalitas, uji autokorelasi, uji heteroskedastisitas, persamaan regresi ganda, koefisien regresi ganda, koefisien determinasi (R^2), uji T dan uji F.

Hasil penelitian ini menunjukkan bahwa secara parsial Kredit Guna Bhakti berpengaruh positif signifikan terhadap *Net Interest Margin*, sedangkan *Non Performing Loan* secara parsial tidak berpengaruh signifikan terhadap *Net Interest Margin*. c. Secara simultan penyaluran Kredit Guna Bhakti dan *Non Performing Loan* (NPL) berpengaruh signifikan terhadap *Net Interest Margin* (NIM). Hal ini berarti persentase sumbangan pengaruh dari variabel Kredit Guna Bhakti dan *Non Performing Loan* terhadap *Net Interest Margin* sebesar 76.2%, sedangkan sisanya 23.8% diduga dipengaruhi oleh variabel lain antara lain Kredit konsumen lainnya dan kredit mikro yang tidak dilakukan penelitian oleh penulis.

Kata kunci : Penyaluran Kredit Guna Bhakti, *Non Performing Loan*, *Net Interest Margin*

**THE EFFECT OF DISTRIBUTION CREDIT GUNA BHAKTI AND NON
PERFORMING LOAN TO NET INTEREST MARGIN ON PT. BANK BJB.
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ABSTRACT

Banking is one of the institutions which have an important role in driving the growth of the economy of a country. It is based on the primary function of banks which are intermediary and agent of development. The purpose of this study was to determine the effect Guna Bhakti Loans and Non-Performing Loans to Net Interest Margin.

The method used is descriptive method and the method verifikatif, with data collected documentation study (Documentary Research) and literature study (Library Research). The design of hypothesis testing using normality test, autocorrelation test, test heteroskedastisitas, multiple regression equation, multiple regression coefficients, the coefficient of determination (R²), T test and F test

These results indicate that partially Credit Guna Bhakti significant positive effect on Net Interest Margin, while non-performing loan is partially not significant positive effect on the Net Interest Margin. Simultaneously Credit Guna Bhakti and Non-Performing Loan significant effect on the Net Interest Margin. In percentage contribution of the influence of variables Credit Guna Bhakti and Non-Performing Loans to Net Interest Margin amounted to 76.2%, while the remaining 23.8% is influenced by other variables thought to include other consumer loans and micro loans that are not carried out the research by the authors.

Keywords: Distribution of Credit Guna Bhakti, Non-Performing Loans, Net Interest Margin