

ABSTRAK

Penelitian ini bertujuan untuk : 1) menganalisis kondisi tingkat suku bunga, tingkat BOPO dan NPL dan penyaluran kredit modal kerja di Bank Perkreditan Rakyat (BPR) Citra Sahabat di Kota Jambi. 2) menganalisis hubungan tingkat suku bunga, tingkat BOPO dan NPL dengan penyaluran kredit modal kerja di Bank Perkreditan Rakyat (BPR) Citra Sahabat di Kota Jambi. Data sekunder diperoleh dari laporan keuangan tahunan, dengan metode analisis menggunakan korelasi Kendall's W. Hasil penelitian menunjukkan rata-rata suku bunga kredit sebesar 18,56 persen, BOPO 89,19 persen, dan NPL 16,81 persen. Uji Kendall's W menemukan hubungan signifikan antara ketiga variabel tersebut dengan penyaluran kredit modal kerja. Implikasi penelitian menekankan pentingnya pengelolaan suku bunga, efisiensi operasional, dan pengendalian kredit bermasalah untuk meningkatkan efektivitas penyaluran kredit modal kerja.

Kata Kunci : Suku Bunga Kredit, BOPO, NPL, Kredit Modal Kerja, BPR

ABSTRACT

*This study aims to: 1) analyze the condition of credit interest rates, BOPO, NPL, and the distribution of working capital loans at Bank Perkreditan Rakyat (BPR) Citra Sahabat in Jambi City; and 2) analyze the relationship between credit interest rates, BOPO, and NPL with the distribution of working capital loans at BPR Citra Sahabat in Jambi City. Secondary data were obtained from annual financial reports, and Kendall's *W* correlation was employed as the analytical method. The results show that the average credit interest rate was 18.56 percent, BOPO 89.19 percent, and NPL 16.81 percent. Kendall's *W* test indicates a significant relationship between these three variables and the distribution of working capital loans. The findings emphasize the importance of managing credit interest rates, improving operational efficiency, and controlling non-performing loans to enhance the effectiveness of working capital loan distribution.*

Keywords: *Credit Interest Rate, BOPO, NPL, Working Capital Loan, BPR*