

**PENGARUH PENYALURAN KREDIT DAN *NON PERFORMING LOAN*  
(NPL) TERHADAP PROFITABILITAS (ROA) PADA PT. BANK RAKYAT  
INDONESIA (PERSERO) TBK PERIODE 2017-2021**

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**ABSTRAK**

Penelitian ini bertujuan untuk menguji pengaruh penyaluran kredit dan *Non Performing Loan* (NPL) terhadap profitabilitas *Return on Asset* (ROA) pada PT. Bank Rakyat Indonesia (Persero) Tbk. Metode yang digunakan adalah metode deskriptif dan verifikatif dengan teknik pengumpulan data yaitu studi kepustakaan dan dokumentasi. Data yang digunakan adalah data sekunder dengan pengambilan sampel dari laporan keuangan PT. Bank Rakyat Indonesia (Persero) Tbk dari tahun 2017 - 2021. Pengujian hipotesis menggunakan uji asumsi klasik, uji regresi linear berganda, analisis koefisien korelasi, analisis koefisien determinasi, uji t dan uji F. Hasil penelitian menunjukkan bahwa secara parsial (uji t) penyaluran kredit berpengaruh negatif dan signifikan terhadap *Return On Assets* (ROA). *Non Performing Loan* (NPL) berpengaruh negatif dan signifikan terhadap *Return On Assets* (ROA), sementara secara simultan (uji F) penyaluran kredit dan *Non Performing Loan* (NPL) berpengaruh positif dan signifikan terhadap *Return On Assets* (ROA) dengan besarnya kontribusi ( $R^2$ ) sebesar 65,6%. Penelitian ini hasil penelitian ini dapat membantu pihak manajemen bank dalam pengambilan keputusan strategis guna meningkatkan kinerja keuangan dan profitabilitas bank.

**Kata Kunci:** Kredit, Bank BRI, *Non Performing Loan* (NPL), *Return on Asset* (ROA)

***THE EFFECT OF CREDIT DISTRIBUTION AND NON PERFORMING  
LOAN (NPL) ON PROFITABILITY (ROA) AT PT. BANK RAKYAT  
INDONESIA (PERSERO) TBK PERIOD 2017-2021***

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***ABSTRACT***

*This study aims to examine the effect of credit and Non Performing Loans (NPL) on the profitability of Return on Assets (ROA) at PT. Bank Rakyat Indonesia (Persero) Tbk. The method used is descriptive and verification methods with data collection techniques, namely library research and documentation. The data used is secondary data by taking samples from the financial statements of PT. Bank Rakyat Indonesia (Persero) Tbk from 2017 - 2021. Hypothesis testing uses the classic assumption test, multiple linear regression test, correlation coefficient analysis, coefficient of determination analysis, t test and F test. The results showed that partially (t test) credit has a negative and significant effect on Return On Assets (ROA). Non Performing Loans (NPL) have a negative and significant effect on Return On Assets (ROA), while simultaneously (F test) lending and Non Performing Loans (NPL) have a positive and significant effect on Return On Assets (ROA) with the amount of contribution (R<sup>2</sup>) of 65.6%. This study, the results of this study can assist the bank's management in strategic decision-making to improve the bank's financial performance and profitability.*

***Keywords: Credit, Bank BRI, Non Performing Loans (NPL), Return on Assets (ROA)***