

**PENGARUH KREDIT BERMASALAH TERHADAP
PROFITABILITAS (ROA DAN ROE)
PADA PT. BANK NEGARA INDONESIA, TBK PERIODE 2018 – 2022**

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ABSTRAK

Kredit bermasalah diukur melalui *non performing loan* (NPL) dan profitabilitas diukur melalui *Return On Asset* (ROA) dan *Return On Equity* (ROE). Penelitian ini bertujuan untuk mengetahui bagaimana pengaruh kredit bermasalah terhadap profitabilitas pada PT. Bank Negara Indonesia, Tbk. Penelitian ini menggunakan metode deskriptif dan verifikatif. Daya yang digunakan adalah data sekunder laporan keuangan PT. Bank Negara Indonesia, Tbk. Analisis data yang digunakan dalam penelitian ini yaitu uji asumsi klasik seperti uji normalitas, uji heteroskedastisitas, uji autokorelasi, uji multikolinearitas, kemudian analisis regresi linier sederhana, analisis koefisien determinasi, dan uji parsial (uji t) melalui program *software* SPSS *for windows* versi 25.

Hasil penelitian diperoleh secara parsial untuk kredit bermasalah terhadap Return On Asset (ROA) dan Return On Equity (ROE) berpengaruh negative dan signifikan. Besarnya pengaruh kredit bermasalah terhadap Return On Asset (ROA) yaitu sebesar 69,7% sedangkan sisanya sebesar 30,3% Return On Asset (ROA) dipengaruhi oleh faktor lain yang tidak termasuk penelitian. Besarnya pengaruh kredit bermasalah terhadap Return On Equity (ROE) yaitu sebesar 53,2% sedangkan sisanya sebesar 46,8% Return On Equity (ROE) dipengaruhi oleh faktor lain yang tidak termasuk penelitian.

Kata Kunci: Kredit Bermasalah, *Return On Asset* (ROA), *Return On Equity* (ROE)

***THE EFFECT OF NON-PERFORMING CREDIT ON
PROFITABILITY (ROA AND ROE)
AT PT. BANK NEGARA INDONESIA, TBK PERIOD 2018 – 2022***

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ABSTRACT

Non-performing loans are measured through non-performing loans (NPL) and profitability is measured through Return On Assets (ROA) and Return On Equity (ROE). This study aims to determine how the effect of non-performing loans on profitability at PT. Bank Negara Indonesia, Tbk. This research uses descriptive and verification methods. The power used is secondary data from the financial statements of PT. Bank Negara Indonesia, Tbk. The data analysis used in this study is the classical assumption test such as normality test, heteroscedasticity test, autocorrelation test, multicollinearity test, then simple linear regression analysis, analysis of the coefficient of determination, and partial test (t test) through the SPSS software program for windows version 25.

The results obtained partially for non-performing loans on Return On Assets (ROA) and Return On Equity (ROE) have a negative and significant effect. The magnitude of the influence of non-performing loans on Return On Assets (ROA) is equal to 69.7% while the remaining 30.3% Return On Assets (ROA) is influenced by other factors which are not included in research. The magnitude of the effect of non-performing loans on Return On Equity (ROE) is 53.2% while the remaining 46.8% Return On Equity (ROE) is influenced by other factors which are not included in research.

Keywords: Non Performing Credit, Return On Asset (ROA), Return On Equity (ROE)