

**PENGARUH GIRO WAJIB MINIMUM (GWM) TERHADAP
PROFITABILITAS (ROA) PADA BANK BUMN (BANK BRI, BNI, DAN
MANDIRI)
PERIODE 2010-2017**

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui perkembangan Giro Wajib Minimum (GWM) dan *Return On Assets* (ROA), serta untuk mengetahui pengaruh Giro Wajib Minimum (GWM) terhadap *Return On Assets* (ROA) pada Bank BUMN (Bank BRI, BNI, dan Mandiri), periode 2010-2017.

Metode penelitian yang digunakan adalah metode deskriptif dan metode verifikatif, dengan teknik pengumpulan data studi kepustakaan dan studi dokumentasi. Pengambilan sampel dari laporan keuangan publikasi Bank BRI, BNI, dan Mandiri, periode 2010-2017. Teknik pengambilan sampel menggunakan *purposive sampling*. Data yang digunakan adalah data sekunder. Instrumen analisis statistik menggunakan uji asumsi klasik, regresi linier sederhana, koefisien determinasi, dan uji t.

Hasil penelitian menunjukkan bahwa Giro Wajib Minimum (GWM) berpengaruh positif dan signifikan terhadap Profitabilitas (ROA). Berdasarkan hasil tersebut, bank harus melakukan kebijakan untuk tetap menjaga profitabilitas dengan mendorong penyaluran kredit. Dengan memperhatikan prinsip kehati-hatian diharapkan profitabilitas tidak akan terganggu oleh masalah *Non Performing Loan* (NPL).

Kata Kunci: Giro Wajib Minimum (GWM), *Return On Assets* (ROA), *Non Performing Loan* (NPL)

**THE EFFECT OF LEGAL RESERVE REQUIREMENT (LRR) TO
PROFITABILITY (ROA) IN BANK BUMN (BANK BRI, BNI, AND MANDIRI)
PERIOD 2010-2017**

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ABSTRACT

This study aims to determine the development of Legal Reserve Requirement (LRR), and Return On Assets (ROA), also to find out the effect of the Legal Reserve Requirement (LRR) to Return On Assets (ROA) at Bank BUMN (Bank BRI, BNI, and Mandiri), period 2010-2017.

This method of research used descriptive and verification method, while the technique to obtain research data conducted by study documentation and library research. Sampling is obtained from the financial statements of Bank BUMN (Bank BRI, BNI, and Mandiri), period 2010-2017. The technique applied in taking the sample is purposive sampling. The data is analyzed by using classical assumption test, simple linear regression, the coefficient of determination, and T test.

The results of research showed the Legal Reserve Requirement (LRR) have a positive effect and significant to Return On Assets (ROA). Based on the result, banks have to implement policies to maintain profitability by encourage credit distribution. By taking into account the caution principle, it is expected that profitability will not be disrupted by the problem Non Performing Loan (NPL).

Keywords: Legal Reserve Requirement (LRR), Return On Assets (ROA), Non Performing Loan (NPL)