

PENGARUH *NON PERFORMING LOAN* (NPL) TERHADAP *RETURN ON ASSET* (ROA) DAN BIAYA OPERASIONAL PENDAPATAN OPERASIONAL PADA PT. BANK NEGARA INDONESIA (Persero) Tbk PERIODE 2009-2017

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh *Non Performing Loan* (NPL) terhadap *Return On Asset* (ROA) dan Biaya Operasional Pendapatan Operasional (BOPO) pada PT. Bank Negara Indonesia (Persero) Tbk. Periode 2009-2017.

Metode penelitian yang digunakan adalah metode deskriptif dan metode verifikatif. Dalam penelitian ini jenis data yang dikumpulkan yaitu data sekunder. Data sekunder merupakan sumber data penelitian yang diperoleh peneliti secara tidak langsung melalui media perantara (diperoleh dan dicatat pihak lain). Data sekunder umumnya berupa bukti, catatan atau laporan historis yang telah tersusun dalam arsip yang dipublikasikan dan tidak dipublikasikan.. Metode sampel yang digunakan adalah *purposive sampling*. Rancangan pengujian hipotesis menggunakan ujinormalitas, uji multikolinieritas, uji heteroskedastisitas, uji autokorelasi, persamaan regresi linier berganda, koefisien korelasi, koefisien determinasi, uji t dan uji F.

Hasil penelitian menunjukkan bahwa secara parsial *Non Performing Loan* (NPL) berpengaruh negatif dan signifikan terhadap *Return On Asset* (ROA) dan *Non Performing Loan* (NPL) tidak berpengaruh signifikan terhadap Biaya Operasional Pendapatan Operasional (BOPO). Hasil secara simultan menunjukkan bahwa *Non Performing Loan* (NPL) (X) terhadap *Return On Asset* (ROA) (Y_1) memberikan pengaruh sebesar 51,7% pada PT. Bank Negara Indonesia (Persero) Tbk tahun 2009-2017, sementara sisanya yaitu 48,3% dipengaruhi oleh faktor-faktor lain yang tidak diteliti dan *Non Performing Loan* (NPL) (X) terhadap Biaya Operasional Pendapatan Operasional (BOPO) (Y_2) memberikan pengaruh sebesar 45,0% pada PT. Bank Negara Indonesia (Persero) Tbk tahun 2009-2017, sementara sisanya yaitu 55,0% dipengaruhi oleh faktor-faktor lain yang tidak diteliti.

Kata kunci : *Non Performing Loan* (NPL), *Return On Asset* (ROA), Biaya Operasional Pendapatan Operasional (BOPO)

EFFECT NON PERFORMING LOAN (NPL) ON RETURN ON ASSET (ROA) AND OPERATIONAL COST OF OPERATING INCOME (BOPO) AT PT. BANKNEGARA INDONESIA (PERSERO) TBK. PERIOD 2009-2017

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ABSTRACT

This study aims to determine the effect of Non Performing Loans (NPL) on Return On Assets (ROA) and Operating Income Operating Costs (BOPO) at Bank Negara Indonesia (Persero) Tbk. 2009-2017 period.

The research method used is descriptive method and verification method. In this study the type of data collected is secondary data. Secondary data is a source of research data obtained by researchers indirectly through intermediary media (obtained and recorded by other parties). Secondary data is generally in the form of evidence, notes or historical reports that have been arranged in published and unpublished archives. The sample method used is purposive sampling. The design of hypothesis testing uses normality test, multicollinearity test, heteroscedasticity test, autocorrelation test, multiple linear regression equation, correlation coefficient, determination coefficient, t test and F test.

The results showed that partially Non Performing Loans (NPL) had a negative and significant effect on Return On Assets (ROA) and Non Performing Loans (NPL) which did not significantly influence Operational Income Operational Costs (BOPO). Simultaneous results indicate that Non Performing Loans (NPL) (X) on Return On Assets (ROA) (Y1) have an effect of 51.7% at PT. Bank Negara Indonesia (Persero) Tbk in 2009-2017, while the remaining 48.3% is influenced by other factors not examined and Non Performing Loans (NPL) (X) on Operating Income Operating Costs (BOPO) (Y2) giving influence of 45.0% at PT. Bank Negara Indonesia (Persero) Tbk in 2009-2017, while the remaining 55.0% is influenced by other factors not examined.

Keywords: Non Performing Loans (NPL), Return On Assets (ROA), OperationalIncome Operating Costs (BOPO)