

PENGARUH GIRO WAJIB MINIMUM (GWM) DAN *NET INTEREST MARGIN* (NIM) TERHADAP *RETURN ON ASSETS* (ROA) PADA PT. BANK TABUNGAN NEGARA (PERSERO) TBK, Periode 2011-2017

Oleh:
Ahmad Saepudin

Pembimbing:
Dr. Sudi Rahayu, SE., MM

ABSTRAK

Penelitian ini bertujuan untuk mengetahui perkembangan Giro Wajib Minimum (GWM), *Net Interest Margin* (NIM) dan *Return on Assets* (ROA) serta pengaruh Giro Wajib Minimum (GWM) dan *Net Interest Margin* (NIM) terhadap *Return On Assets* (ROA) pada PT. Bank Tabungan Negara (Persero), Tbk.

Metode yang digunakan adalah metode deskriptif dan metode verifikatif, dengan teknik pengumpulan data secara studi dokumentasi dan studi kepustakaan. Data yang diperoleh adalah data sekunder yang berasal dari laporan keuangan bank. Rancangan pengujian hipotesis menggunakan uji normalitas, uji autokorelasi, uji multikolinearitas, uji heteroskedastisitas, persamaan regresi berganda, koefisien korelasi, koefisien determinasi, uji t dan uji f.

Hasil penelitian ini menunjukkan bahwa secara parsial Giro Wajib Minimum (GWM) berpengaruh negatif signifikan terhadap *Return On Assets* (ROA), dan *Net Interest Margin* (NIM) secara parsial berpengaruh positif signifikan terhadap *Return On Assets* (ROA). Secara simultan diperoleh Giro Wajib Minimum (GWM). Giro Wajib Minimum (GWM) dan *Net Interest Margin* (NIM) berpengaruh kuat terhadap *Return On Assets* (ROA).

Kata Kunci : Giro Wajib Minimum (GWM), *Net Interest Margin* (NIM), *Return On Assets* (ROA).

EFFECT OF RESERVE REQUIREMENT (RR) AND NET INTEREST MARGIN (NIM) TO RETURN ON ASSETS (ROA) AT PT. BANK TABUNGAN NEGARA (PERSERO) TBK, Period 2011-2017

Written By:
Ahmad Saepudin

Preceptor :
Dr. Sudi Rahayu, SE., MM

ABSTRACT

This study aims to determine development of Reserve Requirement (RR), Net Interest Margin (NIM) and Return On Assets (ROA) and to determine effect of Reserve Requirement (RR) and Net Interest Margin (NIM) to Return On Assets (ROA) at PT. Bank Tabungan Negara (Persero), Tbk.

This method used was descriptive method and verification method, with technique data accumulation by documentary study and library study. Data was got by secondary data obtained from bank's financial statements. The design of hypothesis testing use test of normality, autocorrelation test, multicollinearity test, heteroscedasticity test, multiple regression equation, correlation coefficient, coefficient of determination, t test and f test.

The results of this study indicate that in partial Reserve Requirement (RR) negative significant effect to Return On Assets (ROA), and Net Interest Margin (NIM) partially positive significant effect to Return On Assets (ROA). Simultaneous Reserve Requirement (RR) and Net Interest Margin (NIM) have significant effect to Return On Assets (ROA). Reserve Requirement (RR) and Net Interest Margin (NIM) have strong effect to Return On Assets (ROA).

Keywords : Reserve Requirement (RR), Loan to Deposit Ratio (LDR), Return On Assets (ROA).