

**PENGARUH *COST OF FUND* (COF) DAN PENYALURAN KREDIT
TERHADAP *RETURN ON ASSETS* (ROA)
PADA PT. BANK BJB, TBK. PERIODE 2009-2013**

Oleh:
Roni Diana kusmana

Pembimbing:
Dr. H. Usdi Suryana, SE, MM, Ak

ABSTRAK

Penelitian ini bertujuan untuk mengetahui perkembangan *Cost of Fund* (COF) dan Penyaluran Kredit Terhadap *Return On Asset* (ROA) serta pengaruh *Cost of Fund* (COF) dan Penyaluran Kredit Terhadap *Return On Asset* (ROA) pada PT. Bank bjb, Tbk.

Metode penelitian 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 multikolinearitas, uji heteroskedastisitas, uji autokorelasi, persamaan regresi linier berganda, koefisien korelasi, koefisien determinasi, uji t dan uji f.

Hasil penelitian ini menunjukkan bahwa secara parsial *Cost of Fund* (COF) berpengaruh positif tidak signifikan terhadap *Return On Asset* (ROA), sedangkan Penyaluran Kredit berpengaruh negatif signifikan terhadap *Return On Asset* (ROA). Secara simultan diperoleh *Cost of Fund* (COF) dan Penyaluran Kredit berpengaruh signifikan terhadap *Return On Asset* (ROA). *Cost of Fund* (COF) dan Penyaluran Kredit berpengaruh kuat terhadap *Return On Asset* (ROA).

Kata Kunci : *Cost of Fund* (COF), Penyaluran Kredit, *Return On Asset* (ROA).

***EFFECT OF COST OF FUND (COF) AND DISTRIBUTION OF CREDIT
TO RETURN ON ASSET (ROA) AT
PT. BANK BJB, TBK. PERIOD 2009-2013***

By:
Roni Diana Kusmana

Under Guidance of:
Dr. H. Usdi Suryana, SE, MM, Ak

ABSTRACT

This study aims to determine development of Cost of Fund (COF), The Distribution of Credit and Return On Asset (ROA) and to determine effect of Cost of Fund (COF) and, The Distribution of Credit to Return On Asset (ROA) at PT. Bank bjb.

The method used is 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 Cost of Fund (COF) positive no significant effect to Return On Asset (ROA), The Distribution of Credit partially negative significant effect to Return On Asset (ROA). Simultaneous Cost of Fund (COF), The Distribution of Credit have significant effect to Return On Asset (ROA). Cost of Fund (COF) and, Distribution of Credit have strong effect to Return On Asset (ROA).

Keywords : Cost of Fund (COF), Distribution of Credit, Return On Asset (ROA).