PENGARUH *NON PERFORMING LOAN* (NPL) TERHADAP *RETURN ON ASSETS* (ROA) DAN *RETURN ON EQUITY* (ROE) PADA BANK BTN

Oleh :

Elpa Maelucia

Pembimbing :

Dr. Sudi Rahayu, SE., MM

ABSTRAK

Penelitian ini bertujuan untuk mengetahui perkembangan *Non Performing Loan* (NPL), *Return On Assets* (ROA), dan *Return On Equity* (ROE), serta mengetahui pengaruh *Non Performing Loan* (NPL) terhadap *Return On Assets* (ROA) dan *Return On Equity* (ROE) pada Bank BTN periode 2012-2016 secara parsial.Data yang dipergunakan dalam penelitian ini adalah data sekunder dari *annual report* periode 2012-2016.

Metode penelitian yang digunakan adalah metode deskriptif dan metode verifikatif, dengan teknik pengumpulan data secara studi kepustakaan *(library research)* dan studi dokumentasi *(documentary research)*. Data sekunder yang diperoleh dari laporan keuangan Bank BTN periode 2012-2016. Rancangan pengujian hipotesis menggunakan uji normalitas, uji heteroskedastisitas, uji autokorelasi, persamaan regresi linear sederhana, koefisien korelasi, koefisien determinasi, dan uji t.

Hasil penelitian yang menggunakan uji t menunjukkan bahwa variabel *Non Performing Loan* (NPL) berpengaruh signifikan namun negatif terhadap *Return On Assets* (ROA) dan *Non Performing Loan* (NPL) berpengaruh signifikan namun negatif terhadap *Return On Equity* (ROE). Dengan nilai koefisien korelasi sebesar 0,566 menunjukkan hubungan *Non Performing Loan* (NPL) terhadap *Return On Assets* (ROA) hanya sedang, sedangkan nilai koefisien korelasi sebesar 0,677 menunjukkan hubungan *Non Performing Loan* (NPL) terhadap *Return On Equity* (ROE) yang kuat. *Non Performing Loan* (NPL) terhadap *Return On Assets* (ROA) berpengaruh sebesar 32,1% sedangkan sisanya sebesar 67,9% dipengaruhi oleh faktor-faktor yang tidak diteliti. Sedangkan *Non Performing Loan* (NPL) terhadap *Return On Equity* (ROE) berpengaruh sebesar 45,9% sedangkan sisanya sebesar 54,1% dipengaruhi oleh faktor-faktor yang tidak diteliti.

Kata Kunci : *Non Performing Loan* (NPL), *Return On Assets* (ROA), *Return On Equity* (ROE)

INFLUENCE OF NON PERFORMING LOAN (NPL) ON RETURN ON ASSETS (ROA) AND RETURN ON EQUITY (ROE) AT BANKBTN

By:

Elpa Maelucia

Under Guidance Of:

Dr. Sudi Rahayu, SE., MM

ABSTRACT

This research aims to knows the growth of Non Performing Loan (NPL) on Return On Assets (ROA) and Return On Equity (ROE), and know the influence of Non Performing Loan (NPL) on Return On Assets (ROA) and Return On Equity (ROE) at Bank BTN period 2012-2016with partially. The data in this research is secondary data from annual report period 2012-2016.

The research method used is descriptive method and verivikatif method, with data collection technique by library research and documentary research. Secondary data obtained from the financial statements of Bank BTN period 2012-2016. The design of hypothesis test using normality test, heteroscedasticity test, autocorrelation test, simple linear regression, correlation coefficient of determination, and t test.

The Result of research using t test indicate that Non Performing Loan (NPL) variable have significant but negative influence to Return On Assets (ROA) and Non Performing Loan (NPL) have significant but negative to Return on Equity (ROE). With the correlation coefficient value of 0,566 shows the relationship of Non Performing Loan (NPL) to Return On Assets (ROA) only medium, while the value of correlation coefficient of 0.677 shows a strong Non Performing Loan (NPL) to Return On Equity (ROE). Non Performing Loan (NPL) on Return On Assets (ROA) has an effect of 0.321% while the rest of 67.9% is influenced by factors that are not examined. While Non Performing Loan (NPL) to Return On Equity (ROE) have an effect of 45,9% while the rest equal to 54,1% influenced by factors not examined.

Keywoard: Non Performing Loan (NPL), Return On Assets (ROA), Return On Equity (ROE)