

**PENGARUH KREDIT BERMASALAH DAN CADANGAN KERUGIAN
PENURUNAN NILAI (CKPN) TERHADAP *RETURN ON ASSET* (ROA)
PADA BANK BJB PERIODE 2010-2017**

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui perkembangan Kredit Bermasalah, Cadangan Kerugian Penurunan Nilai (CKPN), *Return on Asset* (ROA), serta untuk mengetahui pengaruh Kredit Bermasalah dan Cadangan Kerugian Penurunan Nilai (CKPN) terhadap *Return on Asset* (ROA) pada bank bjb 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 bjb periode 2010-2017. Data yang digunakan adalah data sekunder. Instrumen analisis statistik menggunakan uji asumsi klasik, regresi linier berganda, koefisien korelasi, koefisien determinasi, uji t dan uji F.

Hasil penelitian ini menunjukkan bahwa secara parsial Kredit Bermasalah berpengaruh signifikan terhadap *Return on Asset* (ROA) dan Cadangan Kerugian Penurunan Nilai (CKPN) berpengaruh signifikan terhadap *Return on Asset* (ROA). Hasil secara simultan menunjukkan bahwa Kredit Bermasalah dan Cadangan Kerugian Penurunan Nilai (CKPN) berpengaruh signifikan terhadap *Return on Asset* (ROA) dengan koefisien korelasi 0,756 menunjukkan hubungan yang kuat. Kredit Bermasalah dan Cadangan Kerugian Penurunan Nilai (CKPN) mempengaruhi *Return on Asset* (ROA) sebesar 57,1% sedangkan sisanya 42,9% dipengaruhi oleh faktor-faktor lain yang tidak diteliti.

Kata Kunci : Kredit Bermasalah, Cadangan Kerugian Penurunan Nilai (CKPN), *Return on Asset* (ROA)

***THE EFFECT OF NON PERFORMING LOAN AND ALLOWANCE FOR
IMPAIRMENT LOSSES ON RETURN ON ASSET (ROA) AT BANK BJB
PERIOD 2010-2017***

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ABSTRACT

The purpose of this research is to know the growth of Non Performing Loan, Allowance for Impairment Losses (CKPN) and Return on Asset (ROA) and to know the effect of Non Performing Loan and Allowance for Impairment Losses on Return on Asset (ROA) at bank bjb period 2010-2017.

The research method is descriptive method and verification method. The data used are secondary data sourced from bank bjb financial statements period 2010-2017 with data collection techniques by documentation study and literature study. The sample method used is purposive sampling. The hypothesis testing plan uses normality test, multicollinearity test, heteroscedasticity test autocorrelation test, multiple linear regression equation, correlation coefficient, coefficient of determination, t test and F test.

The result of this study indicates that partially of Non Performing Loan has a significant effect to Return on Asset (ROA) and Allowance for Impairment Losses has a significant effect to Return on Asset (ROA). The result of simultaneously indicates that Non Performing Loan and Allowance for Impairment Losses have a significant effect on Return on Asset (ROA) with a correlation coefficient of 0,756 indicates strong relationship. Non Performing Loan and Allowance for Impairment Losses effect Return on Asset (ROA) off 57,1% and the rest 42,9% is effected by other factors that not included.

***Keyword : Non Performing Loan, Allowance for Impairment Losses, Return on
Asset (ROA)***