

**PENGARUH PEMBERIAN KREDIT DAN *NON PERFORMING LOAN* (NPL)
TERHADAP PROFITABILITAS RETURN ON ASSET (ROA)
PT. BANK MANDIRI (PERSERO) PERIODE 2017 – 2022**

Disusun Oleh:
Hafiizh Arroofi

Pembimbing :
Dr. Endang Ruchiyat, SE., Ak., MM., CA.

ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh Pemberian kredit dan *Non Performing Loan* (NPL) terhadap profitabilitas *Return on Asset* (ROA) pada PT. Bank Mandiri (Persero) Tbk. Metode yang digunakan adalah metode deskriptif dan verifikatif dengan teknik pengumpulan data yaitu studi kepustakaan dan dokumentasi. Data yang digunakan adalah data sekunder dengan pengambilan sampel dari laporan keuangan PT. Bank Mandiri (Persero) Tbk untuk periode tahun 2017 - 2022. Pengujian hipotesis menggunakan uji asumsi klasik, uji regresi linear berganda, analisis koefisien determinasi, uji t dan uji F. Hasil penelitian menunjukkan bahwa secara parsial (uji t) penyaluran kredit berpengaruh negatif dan signifikan terhadap *Return On Assets* (ROA). *Non Performing Loan* (NPL) berpengaruh negatif dan signifikan terhadap *Return On Assets* (ROA), sementara secara simultan (uji F) berpengaruh secara positif dan signifikan terhadap Profitabilitas dengan taraf signifikan 5%. dengan besarnya kontribusi (R^2) sebesar 70,1%. Penelitian ini hasil penelitian ini dapat membantu pihak manajemen bank dalam pengambilan keputusan strategis guna meningkatkan kinerja keuangan dan profitabilitas bank.

Kata Kunci: Kredit, Bank Mandiri, *Non Performing Loan* (NPL), *Return on Asset* (ROA)

**THE EFFECT OF PROVIDING CREDIT AND *NON PERFORMING LOAN* (NPL) ON
PROFITABILITY RETURN ON ASSET (ROA)
PT. BANK MANDIRI (PERSERO) PERIOD 2017 – 2022**

Written by:
Hafiizh Arroofi

Preceptor:
Dr. Endang Ruchiyat, SE., Ak., MM., CA.

ABSTRACT

This study aims to examine the effect of lending and NonPerforming Loan (NPL) on the profitability of Return on Asset (ROA) at PT. Bank Mandiri (Persero) Tbk. The method used is a descriptive and verifiative method with data collection techniques, namely literature and documentation studies. The data used is secondary data with sampling from the financial statements of PT. Bank Mandiri (Persero) Tbk for the period 2017 – 2022.. Hypothesis testing uses classical assumption tests, multiple linear regression tests, determination coefficient analysis, t tests and F tests. The result showed that partial (t test) credit distribution had a negative and significant effect on Return On Assets (ROA). Non Performing Loan (NPL) Has a negative and significant effect on Return On Assets (ROA), , while simultaneously (test F) lending and Non Performing Loan (NPL) have a positive and significant effect on Return On Assets (ROA) with a large contribution (R2) of 70.1%. This research results can help bank management in making strategic decisions to improve financial performance and bank profitability.

Keywords: Credit, BankMandiri, Non Performing Loan (NPL), Return on Asset (ROA)