

**PENGARUH *NON PERFORMING LOAN* (NPL) DAN *RETURN ON ASSET* (ROA) TERHADAP JUMLAH PEMBERIAN KREDIT
(Studi Kasus pada PT. Bank BJB)**

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh *Non Performing Loan* dan *Return On Asset* terhadap Jumlah Pemberian Kredit pada Bank BJB.

Metode yang digunakan adalah metode deskriptif dan metode verifikatif. Populasi penelitian ini yaitu laporan keuangan bank BJB dan sample yang digunakan adalah laporan keuangan bank BJB periode 2009-2013. Teknik pengumpulan data dalam penelitian ini adalah studi dokumentasi dan studi kepustakaan. Data yang digunakan merupakan data sekunder yang diperoleh dari laporan keuangan bank. Teknik pengujian hipotesis yang digunakan dalam penelitian ini adalah uji asumsi klasik, analisis regresi linier berganda, koefisien korelasi, koefisien determinasi, uji-t dan uji-F.

Hasil penelitian ini menunjukkan bahwa secara parsial *Non Performing Loan* (NPL) tidak berpengaruh signifikan terhadap Jumlah Pemberian Kredit, *Return On Asset* (ROA) berpengaruh negatif terhadap Jumlah pemberian Kredit dengan taraf signifikansi 0,05. Secara simultan *Non Performing Loan* (NPL) dan *Return On Asset* (ROA) berpengaruh terhadap Jumlah Pemberian Kredit dengan taraf signifikansi 0,05. *Non Performing Loan* (NPL) dan *Return On Asset* (ROA) berpengaruh sangat kuat terhadap Jumlah Pemberian Kredit. Besarnya pengaruh variabel NPL dan ROA terhadap Jumlah Pemberian Kredit adalah sebesar 68.3% sedangkan sisanya sebesar 31.7% dipengaruhi variabel lain.

Kata Kunci: *Non Performing Loan* (NPL), *Return On Asset* (ROA), Kredit.

THE EFFECT OF NON PERFORMING LOAN (NPL) AND RETURN ON ASSET (ROA) TO THE TOTAL DISTRIBUTION OF LOANS

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ABSTRACT

The study aims to analyze the effect of Non Performing Loan (NPL) and Return On Asset (ROA) to the Total distribution of loans at bank BJB.

The methods on this reseach used verification method and descriptive method. Population on this research is bjb's financial statement and the sample is bjb's financial statement period 2009-2013. Techniques to gather data are used documentary sudy and library study. Data that used on this research are gathered from financial statement bank. The hypotesis test techniques on this reseach are used classic assumption, multiple regression equation, coefficient corelation, coefficient determinant, t-test and F-test.

The result of this study indicate that partially, Non Performing Loan (NPL) have no effect significant to the total distribution of loans, and Return On asset (ROA) have negative effect and significant to the total distribution of loans with signification level at 0,005. By the simultaneously, Non Performing Loan (NPL) and Return On Asset (ROA) have significant effect to the total distribution of loans with signification level at 0,005. Non Performing Loan and Return On Asset have strong effect to the total distribution of loan. The contribution of variable NPL and ROA have 68.3% effect to the total distribution of loans and the rest of it by 31.7% effected by other variable.

Keyword: Non Performing Loan (NPL), Return On Asset (ROA), Loan.