

**PENGARUH DANA PIHAK KETIGA (DPK) DAN *NON PERFORMING LOAN* (NPL) TERHADAP *RETURN ON ASSETS* (ROA) (STUDI KASUS PADA BANK BNI PADA PERIODE 2011-2017)**

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**ABSTRAK**

Penelitian ini bertujuan untuk mengetahui perkembangan Dana Pihak Ketiga (DPK), *Non Performing Loan* (NPL) dan *Return On Asset* (ROA) serta untuk mengetahui pengaruh Dana Pihak Ketiga (DPK) dan *Non Performing Loan* (NPL) terhadap *Return On Asset* (ROA) pada Bank BNI.

Metode yang digunakan adalah metode deskriptif dan metode verifikatif Data yang digunakan adalah data sekunder laporan keuangan periode 2010-2017 dengan teknik pengumpulan data secara studi dokumentasi dan studi kepustakaan yang diperoleh dari [www.bni.co.id](http://www.bni.co.id). Rancangan pengujian hipotesis menggunakan uji normalitas, uji multikolonieritas, uji heteroskedastisitas, persamaan regresi linier berganda, koefisien korelasi, koefisien determinasi, uji t dan uji F.

Hasil penelitian ini menunjukkan bahwa secara parsial Dana Pihak Ketiga (DPK) dan Non Performing Loan (NPL) berpengaruh signifikan terhadap Return On Asset (ROA) Non Performing Loan (NPL) berpengaruh tidak signifikan terhadap Return On Asset (ROA). Secara simultan Dana Pihak Ketiga (DPK) dan Non Performing Loan (NPL) berpengaruh signifikan terhadap Return On Asset (ROA). Variabel Return On Asset (ROA) dipengaruhi oleh variabel Dana Pihak Ketiga (DPK) dan Non Performing Loan (NPL) sebesar 45,1% sedangkan sisanya 54,9% dipengaruhi oleh faktor-faktor lain yang tidak diteliti. Untuk penelitian selanjutnya dianjurkan untuk melakukan penelitian mengenai faktor-faktor lain yang dapat mempengaruhi Return On Asset (ROA).

**Kata Kunci:** Dana Pihak Ketiga (DPK), *Non Performing Loan* (NPL) and *Return On Assets* (ROA).

**THE EFFECT OF THIRD PARTY FUND (DPK) AND NON PERFORMING  
LOAN (NPL) ON RETURN ON ASSETS (ROA) (CASE STUDY ON BANK  
BNI IN THE 2010-2017 PERIOD)**

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**ABSTRACT**

*This study aims to determine development of Third Party Funds (DPK), Non Performing Loans (NPL) and Return on Assets (ROA) as well as to know the influence of Third Party Funds (DPK) and Non Performing Loans (NPL) against the Return on Assets (ROA) at BNI Bank.*

*The method used is descriptive method and verification method. The data used is secondary data on financial statements for the period 2010-2017 with data collection techniques in documentation study and literature study obtained from [www.bni.co.id](http://www.bni.co.id). The design of hypothesis testing uses normality test, multicollinearity test, heteroscedasticity test, multiple linear regression equation, correlation coefficient, determination coefficient, t test and F test.*

*The results of this research show that partially Third Party Funds (DPK) effect significantly to Return On Asset (ROA). Non Performing Loans (NPL) influential insignificant against the Return On Asset (ROA) Third Part Funds (DPK) and Non Performing Loan (NPL) amounted 45,1% while the remaining 54,9% influence in other factors not examined. For further research are encouraged to do research about other factors that can effect the Return on Assets (ROA).*

**Keywords: Dana Pihak Ketiga (DPK), Non Performing Loan (NPL) and Return On Assets (ROA).**