

ABSTRAK

PENGARUH KREDIT MACET TERHADAP PROFITABILITAS BANK Studi Kasus pada PT Bank DKI

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Tujuan penelitian ini untuk mengetahui adanya pengaruh kredit macet terhadap profitabilitas bank. Profitabilitas diukur menggunakan rasio *Return On Assets (ROA)* dan *Return On Equity (ROE)*.

Jenis penelitian ini adalah studi kasus. Data diperoleh dengan melakukan wawancara, observasi dan dokumentasi. Teknik analisis data yang digunakan adalah regresi linier sederhana.

Hasil penelitian menunjukkan bahwa kredit macet berpengaruh positif terhadap *ROA* dan *ROE*. Hal ini terbukti dari besarnya koefisien determinasi masing-masing rasio, *ROA* sebesar 0,933, *ROE* sebesar 0,921, menunjukkan kontribusi kredit macet terhadap rasio *ROA* dan *ROE*. Dengan menggunakan taraf signifikansi 5% untuk uji dua arah, diperoleh nilai t_{hitung} *ROA* sebesar 6,476, *ROE* sebesar 5,919, sedangkan nilai t_{tabel} sebesar 3,182. Oleh karena t_{hitung} lebih besar dari t_{tabel} , maka H_{01} dan H_{02} ditolak dan menerima H_{a1} dan H_{a2} . Jadi kredit macet berpengaruh terhadap *ROA* dan *ROE*.

ABSTRACT

THE EFFECT OF NON PERFORMING LOANS TOWARD BANK'S PROFITABILITY A Case Study at PT Bank DKI

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The aim of the research was find out the effect of non performing loans toward bank profitability. Profitability was measured using Return On Assets (ROA) and Return On Equity (ROE) Ratio.

This research was a case study. The data were collected by doing interview, observation, and documentation. The technique of data analysis used Simple Regression Analysis.

The research result showed that non performing loans had positive influence on ROA and ROE. It was proved by the determination coefficient value of each ratio, ROA was 0,933 and ROE was 0,921, that showed the non performing loans' contribution to ROA and ROE ratio. Applying two tails test with 5% significance level the writer found the value of t_{test} for ROA was 6,476 and for ROE was 5,919 meanwhile the value of t_{table} was 3,182. As a result, t_{test} was bigger than t_{table} . Therefore, H_{01} and H_{02} were rejected and H_{a1} and H_{a2} were accepted. In conclusion, non-performing loans influenced ROA and ROE.