ABSTRACT

THE EFFECT OF NON-PERFORMING LOANS ON PROFITABILITY (RETURN ON ASSET) AT THE REGIONAL PUBLIC COMPANY BANK PERKREDITAN RKYAT GARUT MALANGBONG BRANCH IN 2020-2024

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The objective of the research was to determine non-performing loans, profitability (return on assets), and the magnitude of the influence of non-performing loans on profitability (return on assets) at the Regional Public Company Bank Perkreditan Rakyat Garut Malangbong Branch in 2020-2024. The research approach used was a quantitative approach with a descriptive quantitative type. The sampling technique of this study uses nonprobability sampling, purposive sampling, with the data collection technique used is secondary data in the form of financial ratio reports of non-performing loans and return on assets and primary data by conducting direct interviews with the research objects. The analysis tool uses simple regression and correlation tests.

Based on the results of the analysis, non-performing loans and profitability (return on assets) tend to fluctuate, with the magnitude of the influence of non-performing loans on profitability (return on assets) at the Regional Public Company Bank Perkreditan Rakyat Garut Malangbong Branch in 2020-2024 of 95.3% with the rest influenced by other factors. The results of the hypothesis test show a negative and significant effect of non-performing loans on profitability (return on assets) at the Regional Public Company Bank Perkreditan Rakyat Garut Malangbong Branch in 2020-2024.

Keywords: non-performing loans, return on assets, Bank Perkreditan Rakyat.

ABSTRAK

PENGARUH KREDIT BERMASALAH (*NON PERFORMING LOAN*) TERHADAP PROFITABILITAS (*RETURN ON ASSET*) PADA PERUSAHAAN UMUM DAERAH BANK PERKREDITAN RAKYAT GARUT CABANG MALANGBONG TAHUN 2020-2024

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Tujuan penelitian ini untuk mengetahui kredit bermasalah (*non performing loan*), profitabilitas (*return on asset*), dan besarnya pengaruh kredit bermasalah (*non performing loan*) terhadap profitabilitas (*return on asset*) pada Perusahaan Umum Daerah Bank Perkreditan Rakyat Garut Cabang Malangbong tahun 2020-2024. Pendekatan penelitian yang digunakan yaitu pendekatan kuantitatif dengan jenis kuantitatif deskriptif. Teknik sampel penelitian ini menggunakan *nonprobability* sampling, sampling *purposive*, dengan teknik pengumpulan data yang digunakan adalah data sekunder berupa laporan rasio keuangan *non performing loan* dan *return on asset* dan data primer melakukan wawancara secara langsung terhadap objek penelitian. Alat analisis menggunakan regresi sederhana dan uji korelasi.

Berdasarkan hasil analisis bahwa kredit bermasalah (*non performing loan*) dan profitabilitas (*return on asset*) cenderung mengalami fluktuatif, dengan besarnya pengaruh kredit bermasalah (*non performing loan*) terhadap profitabilitas (*return on asset*) pada Perusahaan Umum Daerah Bank Perkreditan Rakyat Garut Cabang Malangbong tahun 2020-2024 sebesar 95,3% dengan sisanya dipengaruhi faktor lain. Hasil pengujian hipotesis terdapat pengaruh negatif dan signifikan kredit bermasalah (*non performing loan*) terhadap profitabilitas (*return on asset*) pada Perusahaan Umum Daerah Bank Perkreditan Rakyat Garut Cabang Malangbong tahun 2020-2024.

Kata kunci: *non performing loan, return on asset,* Bank Perkreditan Rakyat.