ABSTRACT

ANALYSIS OF NON-PERFORMNG LOAN (NPL) AND LOAN TO DEPOSIT RATIO (LDR) MANAGEMENT ON PROFITABILITY AT PT. BANK RAKYAT INDONESIA (PERSERO) TBK. FOR THE 2011-2024 PERIOD

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The purpose of this study is to determine the magnitude of the influence of Non-Performing Loans (NPL) and Loan to Deposit Ratio (LDR) on Profitability proxied by Return On Assets (ROA) at PT. Bank Rakyat Indonesia (Persero) Tbk. for the period 2011-2024. The research approach used is a quantitative approach with a causal associative method. The data collection technique used is secondary data in the form of annual financial reports of PT. Bank Rakyat Indonesia (Persero) Tbk. for 14 years in a time series obtained through the official BRI website. The analytical tool used is multiple linear regression analysis with the help of IBM SPSS Statistics 31. Based on the results of the analysis, the conditions of Non-Performing Loans (NPL), Loan to Deposit Ratio (LDR), and Return On Assets (ROA) at PT. Bank Rakyat Indonesia (Persero) Tbk. for the period 2011-2024 tend to fluctuate. The results of the study indicate that Non-Performing Loans (NPLs) partially affect Return on Assets (ROA), while the Loan to Deposit Ratio (LDR) does not affect Return on Assets (ROA). Simultaneously, Non-Performing Loans (NPLs) and Loan to Deposit Ratio (LDR) affect Return on Assets (ROA) at PT. Bank Rakyat Indonesia (Persero) Tbk. for the period 2011-2024.

Keywords: Non-Performing Loan, *Loan to Deposit Ratio*, *and Return On Assets*.

ABSTRAK

ANALISIS PENGELOLAAN *NON-PERFORMING LOAN* (NPL) DAN *LOAN TO DEPOSIT RATIO* (LDR) TERHADAP PROFITABILITAS PADA PT. BANK RAKYAT INDONESIA (PERSERO) TBK. PERIODE 2011-2024

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Tujuan penelitian ini untuk mengetahui besarnya pengaruh *Non-Performing Loan* (NPL) dan *Loan to Deposit Ratio* (LDR) terhadap Profitabilitas yang diproksikan oleh *Return On Assets* (ROA) pada PT. Bank Rakyat Indonesia (Persero) Tbk. periode 2011-2024. Pendekatan penelitian yang digunakan adalah pendekatan kuantitatif dengan metode asosiatif kausal. Teknik pengumpulan data yang digunakan adalah data sekunder berupa laporan keuangan tahunan PT. Bank Rakyat Indonesia (Persero) Tbk. selama 14 tahun secara *time series* yang diperoleh melalui website resmi BRI. Alat analisis yang digunakan yaitu analisis regresi linear berganda dengan bantuan IBM SPSS *Statistics* 31. Berdasarkan hasil analisis, kondisi *Non-Performing Loan* (NPL), *Loan to Deposit Ratio* (LDR), dan *Return On Assets* (ROA) pada PT. Bank Rakyat Indonesia (Persero) Tbk. periode 2011-2024 cenderung mengalami fluktuasi. Hasil penelitian menunjukkan bahwa secara parsial *Non-Performing Loan* (NPL) berpengaruh terhadap *Return On Assets* (ROA), sedangkan *Loan to Deposit Ratio* (LDR) tidak berpengaruh terhadap *Return On Assets* (ROA). Secara simultan, *Non-Performing Loan* (NPL) dan *Loan to Deposit Ratio* (LDR) berpengaruh terhadap *Return On Assets* (ROA) pada PT. Bank Rakyat Indonesia (Persero) Tbk. periode 2011-2024.

Kata kunci: *Non-Performing Loan*, *Loan to Deposit Ratio*, dan *Return On Assets*.