ABSTRACT

THE EFFECT OF NON PERFORMING LOAN (NPL) TO RETURN ON ASSET (ROA) PT. BANK RAKYAT INDONESIA Tbk. PERIOD 2014-2023

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The object of the research was to find out the effect of Non Performing Loan to Return On Asset at PT. Bank Rakyat Indonesia Tbk. The research approach use is a quantitative approach with verificative research, the sample technique use saturation sampling, the data cellection technique used is secondary data in the form of annual report for 10 years period 2014-2023 in a time series. The analysis tool uses Eviews 12 with simple regression as well as carrying out classical assumption tests and statistical regression tests Based on the results of the analysis, the condition of Non-Performing Loans has increased from year to year and the condition of Return On Assets has fluctuated at PT. Bank Rakyat Indonesia Tbk 2014-2023 Period. The magnitude of the contribution of Non-Performing Loans to PT's Return On Assets. Bank Rakyat Indonesia Tbk amounted to 44% and the remaining 56% was influenced by other factors not included in this research. From the results of hypothesis testing it can be concluded that there is a significant negative influence of Non-performing Loans on Return On Assets of PT. Bank Rakyat Indonesia Tbk. Period 2014-2023.

Keywords: *Non Performing Loan, Return On Asset*

ABSTRAK

PENGARUH NON PERFORMING LOAN (NPL) TERHADAP RETURN ON ASSET (ROA) PT. BANK RAKYAT INDONESIA Tbk. PERIODE 2014-2023

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Tujuan penelitian ini untuk mengetahui pengaruh *Non Performing Loan* (NPL) terhadap *Return On Asset* (ROA) pada PT. Bank Rakyat Indonesia Tbk. Periode 2014-2023. Pendekatan penelitian menggunakan pendekatan kuantitatif dengan metode verifikatif, teknik *sample* menggunakan sampling jenuh, teknik pengumpulan data menggunakan data sekunder berupa laporan keuangan selama 10 tahun periode 2014-2023 secara time series. Alat analisis menggunakan aplikasi Eviews 12 dengan metode regresi sederhana serta melakukan uji asumsi klasik, dan uji statistik regresi. Berdasarkan hasil analisis, kondisi *Non Performing Loan* mengalami kenaikan dari tahun ke tahunnya dan kondisi *Return On Asset* mengalami kondisi fluktuatif pada PT. Bank Rakyat Indonesia Tbk Periode 2014-2023. Besarnya kontribusi pengaruh *Non Performing Loan* terhadap *Return On Asset* PT. Bank Rakyat Indonesia Tbk sebesar 44% serta sisanya 56% dipengaruhi faktor lain yang tidak ada dalam penelitian ini. Dari hasil pengujian hipotesis dapat disimpulkan bahwa terdapat pengaruh *signifikan negatif Non performing Loan* terhadap *Return On Asset* PT. Bank Rakyat Indonesia Tbk. Periode 2014-2023.

Kata kunci: *Non Performing Loan, Return On Asset*