ABSTRAK

Mira Miranda : Pengaruh Risiko Kredit, Risiko Likuiditas dan Risiko Tingkat Bunga terhadap *Return On Asset (ROA)*

Return On Asset (ROA) digunakan untuk mengukur kemampuan manajemen bank dalam memperoleh laba keseluruhan dari total aktiva yang dimiliki. Penelitian ini bertujuan untuk menguji pengaruh risiko kredit, risiko likuiditas dan risiko tingkat bunga terhadap profitabilitas perbankan. Variabel dependen dalam penelitian ini adalah *Return On Asset* (ROA). Sedangkan, variabel independen dalam penelitian ini adalah *Non Performing Loan* (NPL), *Loan to Deposit Ratio* (LDR), dan *Net Interest Margin* (NIM). Penelitian ini dilakukan di PT.Bank Rakyat Indonesia (Persero)Tbk.

Teknik pengambilan sampel dilakukan dengan metode purposive sampling. Total sampel dalam penelitian ini berjumlah 10 tahun laporan keuangan di PT. Bank Rakyat Indonesia (Persero) Tbk periode 2007-2016. Pengolahan data dilakukan dengan menggunakan analisis regresi linier berganda dengan pengujian asumsi klasik terlebih dahulu.Untuk setiap variabel dari penelitian ini peneliti lebih banyak menggunakan teori Kasmir mengenai cara perhitungan *Non Performing Loan* (NPL), *Loan to Deposit Ratio* (LDR), *Net Interest Margin* (NIM) dan *Return On Asset* (ROA). Sedangkan untuk pengambilan waktu penelitian 10 tahun peneliti menggunakan teori Uma Sekaran yang menyatakan bahwa laporan keuangan 5-10 tahun itu relevan.

Hasil penelitian dengan menggunakan *Return On Asset* (ROA) sebagai variabel dependen menunjukan *Non Performing Loan* (NPL) secara parsial berpengaruh negatif dan signifikan terhadap *Return On Asset* (ROA) Uji t menunjukan nilai t_{hitung} sebesar-4.249< t_{tabel} 2.447 dengan nilai signifikan 0.005<0.05. *Loan to Deposit Ratio* (LDR) berpengaruh negatif namun tidak signifikan terhadap *Return On Asset (ROA)* ditunjukan oleh nilai t_{hitung} sebesar -2.407< t_{tabel} 2.447 dengan nilai signifikasi 0.053>0.05 dan *Net Interest Margin* (NIM) berpengaruh positif namun tidak signifikan terhadap *Return On Asset* (ROA) ditunjukan oleh nilai t_{hitung} sebesar0.494< t_{tabel} 2.447 dengan nilai signifikan 0.639>0.05, sedangkan hasil penelitian secara simultan menyatakan bahwa *Non Performing Loan* (NPL), *Loan to Deposit Ratio* (LDR), dan *Net Interest Margin* (NIM) berpengaruh secara simultan terhadap *Return On Asset* (ROA) hal ini ditunjukan oleh nilai F_{hitung} 7.346 >F_{tabel} 4.35 dan nilai signifikansinya 0.020<0.05.

Kata Kunci : Non Performing Loan (NPL), Loan to Deposit Ratio (LDR), dan Net Interest Margin (NIM), dan Return On Asset (ROA)

ABSTRACT

Mira Miranda*: The Effect of Credit Risk, Liquidity Risk and Interest Rate Risk on Return On Assets (ROA)*

Return On Asset (ROA) is used to measure the ability of bank management in obtaining the overall profit from total assets owned. This study aims to examine the effect of credit risk, liquidity risk and interest rate risk on bank profitability. Dependent variable in this research is Return On Asset (ROA). Meanwhile, independent variable in this research is Non Performing Loan (NPL), Loan to Deposit Ratio (LDR), and Net Interest Margin (NIM). This research was conducted at PT.Bank Rakyat Indonesia (Persero) Tbk.

The sampling technique was done by purposive sampling method. The total sample in this study amounted to 10 years of financial statements at PT. Bank Rakyat Indonesia (Persero) Tbk period 2007-2016. Data processing is done by using multiple linear regression analysis with classical assumption test first. For each variable of this research the researcher mostly use the theory of cashmere about the calculation of Non Performing Loan (NPL), Loan to Deposit Ratio (LDR), Net Interest Margin NIM) and Return On Assets (ROA). As for the taking of time research 10 years researchers using Uma Sekaran theory that states that the 5-10 year financial statements are relevant.

Result of research by using Return On Asset (ROA) as dependent variable show Non Performing Loan (NPL) partially have a negative and significant effect to Return On Asset (ROA) Test t show value t_{count} 4,249 $<t_{tabel}$ 2,447 with significant value 0.005 <0.05 . Loan to Deposit Ratio (LDR) has negative but not significant effect on Return On Asset (ROA) shown by t_{count} of -2.407 $<t_{tabel}$ 2.447 with significance value 0.053> 0.05 and Net Interest Margin (NIM) have positive but not significant to Return On Asset (ROA) is shown by the value of t_{count} of 0.494 $<t_{tabel}$ 2.447 with a significant value of 0.639> 0.05, while the results simultaneously state that the Non Performing Loan (NPL), Loan to Deposit Ratio (LDR), and Net Interest Margin (NIM) affect simultaneously to Return On Asset (ROA) this is indicated by the value of F_{count} 7.346> F_{tabel} 4.35 and significance value 0.020 <0.05.

Keywords: Non Performing Loan (NPL), Loan to Deposit Ratio (LDR), and Net Interest Margin (NIM), and Return On Assets (ROA)