ABSTRAK

Yanwar Johari/21106097, Pengaruh Modal Kerja dan Risiko Kredit (*Non Performing Loan*) Terhadap Profitabilitas (ROA) Pada PT. Bank Mandiri (Persero) Tbk. Di bawah bimbingan Sri Dewi Anggadini, SE., M.Si.

Penelitian ini bertujuan untuk mengetahui perkembangan mdaol kerja, risiko kredit (*Non Performing Loan*), dan untuk mengetahui perkembangan profitabilitas (*Return On Asset),* dan untuk mengetahui pengaruh modal kerja dan risiko kredit (*Non Performing Loan*) terhadap profitabilitas (*Return On Asset)* pada PT. Bank Mandiri (Persero) Tbk, periode 2003-2009. Variable independen dalam penelitian ini adalah modal kerja dan risiko kredit (NPL), sedangkan yang menjadi variable dependen adalah tingkat profitabilitas yang diukur dengan *Return On Asset* (ROA).

Metode penelitian yang digunakan adalah metode deskriptif kuantitatif. Data yang dikumpulkan ada alah data modal kerja , risiko kredit (*Non Performing Loan*) dan data profitabilitas (ROA) pada PT. Bank Mandiri (Persero) Tbk, periode 2003-2009 yang selanjutnya dianalisis dengan : analisis regresi linier berganda, analisis korelasi person, koefisien determinasi dan uji t. dalam melakukan pengolahan data dan dengan menggunakan SPSS 15 *for windows.*

Berdasarkan hasil penelitian menunjukan bahwa terdapat pengaruh antara modal kerja dan risiko kredit (*Non Performing Loan*) terhadap Profitabilitas (*Return On Asset*). Tingkat keeratan hubungan (korelasi) ketiga variabel kuat yaitu r= 0,992 dengan nilai korelasi negativ, artinya jika Modal kerja meningkat, maka profitabilitas akan meningkat dan jika risiko kredit (*Non Performing Loan)* meningakat maka profitabilitas akan menurun dan begitupun sebaliknya. Sedangkan untuk koefisien determinan diperoleh angka sebesar 98,41% dan sisanya sebesar 1,59% dipengaruhi oleh faktor lain. Hasil pengujian hipotesis yaitu dengan menggunakan uji t, diperoleh t_{hitung} sebesar -?, sehingga H_0 ditolak. Jadi dapat disimpulkan bahwa modal kerja dan risiko kredit (*Non Performing Loan*) berpengaruh negative terhadap profitabilitas (*Return On Asset*) pada PT. Bank Mandiri (Persero) Tbk.

Kata kunci : Modal Kerja, Risiko Kredit (*Non Performing Loan*) dan Profitabilitas (*Return On Asset)*

ABSTRACT

Yanwar Johari/21106097, Influence of Working Capital and Credit Risk (Non Performing Loan) Toward Profitability (ROA) at PT. Bank Mandiri (Persero) Tbk. Under the guidance of Sri Dewi Anggadini, SE., M.Sc.

This study aims to determine progress of work mdaol, credit risk (non-performing loans), and to know the development of profitability (Return On Asset), and to know influence of working capital and credit risk (non-performing loans) to profitability (Return On Asset) at PT. Bank Mandiri (Persero) Tbk, the period of 2003-2009. Independent variable in this research is working capital and credit risk (NPL), whereas the dependent variable is the level of profitability measured by Return On Assets (ROA) .

The research method used is descriptive quantitative method. The data collected is the data ne working capital, credit risk (non-performing loans) and data profitability (ROA) at PT. Bank Mandiri (Persero) Tbk, the period of 2003-2009 are analyzed by: multiple linear regression analysis, correlation analysis person, coefficient determination and test t. in doing data processing and by using SPSS 15 for Windows.

Based on the results of research show that there are influence between working capital and credit risk (non-performing loans) against Profitability (Return On Asset). The level of their relationship (correlation) strong third variable that is r =0.992 with the value of a negative correlation, meaning that if the working capital increases, the profitability will increase and if the credit risk (non-performing loans), the profitability aan meningakat decreased and vice versa.

As for the coefficient determinant obtained registration numbers 98,41% and the remaining amount 1,59% influenced by other factors. Results of hypothesis testing by using the t test, obtained t count for -?, So that H0 is rejected. So it can be concluded that the working capital and credit risk (non-performing loans) have a negative effect on profitability (Return On Asset) at PT. Bank Mandiri (Persero) Tbk.

Keyworlds: influence of Working Capital and Credit Risk (Non Performing Loan) Toward Profitability (ROA)