

## ABSTRAK

**Mirawaty Malango. 921 411 238. 2015. Pengaruh Kualitas Aktiva Produktif dan Net Interest Margin Terhadap Profitabilitas (ROA) pada Bank Umum Persero Yangg Terdaftar Di BEI. Skripsi. Program Studi S1 Akuntansi, Jurusan Akuntansi, Fakultas Ekonomi dan Bisnis. Universitas Negeri Gorontalo, dibawah bimbingan Bapak La Ode Rasuli, S.Pd., SE., M.SA dan Ibu Mahdalena, SE., M.Si.**

Penelitian ini bertujuan untuk menguji pengaruh dari Kualitas Aktiva Produktif, Net Interest Margin terhadap Profitabilitas (ROA). Sumber data dalam penelitian ini adalah data sekunder berupa laporan keuangan. Tehnik pengumpulan data adalah data yang diperoleh melalui website resmi masing-masing Bank Umum. Populasi dalam penelitian sebanyak 5 Bank Umum Persero, kemudian pengambilan sampel dengan metode *Puposive Sampling*, sehingga sampel yang dijadikan objek penelitian adalah 3 Bank Umum Persero yaitu PT. Bank Mandiri Tbk, PT. Bank Rakyat Indonesia Tbk dan PT. Bank Negara Indonesia Tbk. Tehnik analisis data yang digunakan adalah analisis regresi berganda data panel.

Hasil penelitian ini menunjukkan bahwa secara parsial kualitas aktiva produktif berpengaruh negatif dan signifikan terhadap Profitabilitas (*Return On Asset*), net interest margin berpengaruh positif namun signifikan terhadap profitabilitas (*Return On Asset*), pada Bank Umum Persero tahun 2008-2014. Secara simultan kualitas aktiva produktif, dan net interest margin berpengaruh signifikan terhadap profitabilitas (*Return On Asset*) Bank Umum Persero 2008-2014. Kemampuan variabel-variabel bebas dalam menjelaskan variabel terikat ditunjukkan dengan nilai koefisien determinasi 78,67%.

**Kata Kunci: Kualitas Aktiva Produktif, Net Interest Margin, Profitabilitas (ROA)**

## ABSTRACT

**Mirawaty Malango. 921 411 238. 2015.** The Influence of Quality of Productive Asset and Net Interest Margin toward Profitability (ROA) on Owned Commercial Banks Listed in Indonesia Stock Exchange. Skripsi, Study Program of S1 Accounting, Department of Accounting, Faculty of Economics and Business, State University of Gorontalo. The principal supervisor was La Ode Rasuli, S.Pd., SE., M.SA and Co-supervisor was Mahdalena, SE., M.Si.

This research aimed at investigating the influence of Productive Asset Quality and Net Interest Margin toward Profitability (ROA). The data source in this research was secondary data gained from financial statement. The data were collected through official website of each owned commercial bank. The population of in this research were 5 owned commercial banks. The samples were 3 owned commercial banks gained by purposive sampling. The banks were PT. Bank Mandiri Tbk, PT. Bank Rakyat Indonesia Tbk, PT. Bank Negara Indonesia Tbk. The technique of data analysis was panel data multiple regression analysis.

The research result showed that partially, Productive Asset Quality had negative and significant influence toward Profitability (ROA), and Net Interest Margin had positive and significant influence toward Profitability (ROA) on Owned Commercial Banks from 2008 to 2014. Simultaneously, Productive Asset Quality and Net Interest Margin had significant influence toward Profitability (ROA) on Owned Commercial Banks from 2008 to 2014. The ability of independents variables in explaining dependent variable was showed by the determination coefficient value namely 78,67%.

**Keywords: Productive Asset Quality, Net Interest Margin, Profitability (ROA)**

