

ABSTRAK

Dewi Sartika, NPM 71160312059. "Pengaruh Inflasi, Suku Bunga Dan *Non Performing Loan* (NPL) Terhadap Profitabilitas Pada PT. Bank SUMUT Medan".

Penelitian ini bertujuan untuk mengetahui apakah ada pengaruh inflasi, suku bunga dan *Non Performing Loan* (NPL) terhadap profitabilitas. Dalam penelitian ini rasio profitabilitas dibatasi pada nilai *Return On Asset* (ROA). Penelitian ini dilakukan pada kantor pusat PT. Bank SUMUT Medan, data perusahaan yang diambil dalam penelitian ini adalah laporan keuangan triwulan tahun 2011-2018. Teknik analisis data yang digunakan dalam penelitian ini adalah regresi linear berganda dimana sebelumnya data telah diuji dengan pengujian asumsi klasik meliputi normalitas data, heteroskedastisitas, multikolinieritas, dan autokorelasi. Selama periode pengamatan menunjukkan bahwa data penelitian berdistribusi normal. Berdasarkan uji normalitas, uji heteroskedastisitas, uji multikolinieritas, dan uji autokorelasi tidak ditemukan variabel yang menyimpang dari uji asumsi klasik. Hal ini menunjukkan bahwa data yang tersedia telah memenuhi syarat menggunakan model regresi linear berganda. Hasil uji t (parsial) menunjukkan bahwa variabel inflasi berpengaruh positif tetapi tidak signifikan terhadap profitabilitas PT. Bank SUMUT Medan. Sedangkan variabel suku bunga dan *non performing loan* (npl) tidak berpengaruh terhadap profitabilitas pada PT. Bank SUMUT Medan. Uji F menunjukkan bahwa secara bersama-sama (simultan) inflasi, suku bunga dan *Non Performing Loan* (NPL) berpengaruh signifikan terhadap PT. Bank SUMUT Medan berpengaruh sebesar 26,9% terhadap profitabilitas pada PT. Bank SUMUT Medan. Sedangkan 73,1% dipengaruhi oleh variabel lainnya.

Kata kunci: Inflasi, suku bunga, *non performing loan* (npl), profitabilitas.

ABSTRACT

Dewi Sartika. NPM 71160312059. "The Influence of Inflation, Interest Rates and Non Performing Loans (NPL) on Profitability at PT. Bank SUMUT Medan".

This research aims to know the effect of inflation, interest rates and Non Performing Loans (NPL) on profitability. In this research the profitability ratio is limited to the value of Return On Assets (ROA). This research was conducted at the head office of PT. Bank SUMUT Medan, company data taken in this study are the 2011-2018 quarterly financial reports. The data analysis technique used in this study is multiple linear regression where previously the data had been tested by testing classic assumptions including data normality, heteroscedasticity, multicollinearity, and autocorrelation. During the observation period showed that the research data were normally distributed. Based on the normality test, the heteroscedasticity test, the multicollinearity test, and the autocorrelation test found no variables that deviate from the classical assumption test. This shows that the available data meets the requirements using multiple linear regression models. T-test results (partial) show that the inflation variable has a positive but not significant effect on the profitability of PT. Bank SUMUT Medan. While the variable interest rates and non-performing loans (NPL) did not affect profitability at PT. Bank SUMUT Medan. The F test shows that simultaneously (simultaneously) inflation, interest rates and Non-Performing Loans (NPL) have a significant effect on PT. Bank SUMUT Medan has an effect of 26.9% on profitability at PT. Bank SUMUT Medan. While 73.1% is influenced by other variables.

Keywords: Inflation, interest rate, non performing loan (npl), profitability.