

ABSTRAK

Fifi Atina Putri, NPM 1911084. Pengaruh Risiko Kredit dan Risiko Operasional terhadap Profitabilitas PT. Pegadaian Persero periode 2008-2022. Dibawah bimbingan Novegya Ratih, S.E.,M.Si. selaku dosen pembimbing I dan Tati Herlina,S.E.,M.Si. selaku pembimbing II.

Tujuan penelitian ini adalah untuk mengetahui pengaruh Risiko Kredit dan Risiko Operasional terhadap profitabilitas PT. Pegadaian Persero periode 2008- 2022. Metode analisis yang digunakan dalam penelitian ini adalah regresi linier berganda dengan signifikansi 5 persen. Selain itu penelitian ini juga melakukan uji asumsi klasik yang meliputi uji normalitas, uji multikolinieritas, heterokedastisitas, dan uji autokorelasi. Jenis data yang digunakan adalah data sekunder yang diperoleh dari website resmi PT. Pegadaian Persero (www.pegadaian.co.id).

Dari hasil pengujian yang dilakukan terhadap penelitian ini diketahui bahwa secara simultan Risiko Kredit (NPL) dan Risiko Operasional (BOPO) berpengaruh terhadap Profitabilitas (ROA) pada PT. Pegadaian Persero periode 2008-2022, sedangkan hasil pengujian secara parsial diperoleh hasil NPL tidak berpengaruh terhadap Profitabilitas dan BOPO berpengaruh terhadap Profitabilitas . Hasil koefisien determinasi R Square sebesar 0,77 atau 77 persen, ini menunjukkan bahwa persentase sumbangan pengaruh variabel Risiko Kredit (X_1) dan Risiko Operasional (X_2) terhadap Profitabilitas (Y) sebesar 77 persen sedangkan sisanya 23% dipengaruhi oleh variabel lainnya yang tidak diteliti dalam penelitian ini.

Kata Kunci : *Non Performance Loan, Balanja Operasional dan Pendapatan*

Operasional, dan Return On Asset.

ABSTRACT

Fifi Atina Putri, NPM 1911084. The Influence of Credit Risk and Operational Risk on the Profitability of PT. Pegadaian Persero for the 2008-2022 period. This study was under the guidance of Novegya Ratih, S.E.,M.Si. and Tati Herlina, S.E., M.Si.

The purpose of this study was to determine the influence of Credit Risk and Operational Risk on the profitability of PT. Pegadaian Persero period 2008-2022. The analytical method used in this study was multiple linear regression with a significance of 5 percent. In addition, this study also conducted classical assumption tests which included normality tests, multicollinearity tests, heteroscedasticity tests, and autocorrelation tests. The type of data used was secondary data obtained from the official website of PT. Pegadaian Persero (www.pegadaian.co.id).

From the results of tests conducted on this study it was known that simultaneously Credit Risk (NPL) and Operational Risk (BOPO) influenced Profitability (ROA) at PT. Pegadaian Persero period 2008-2022, while the partial test results obtained NPL results did not influence Profitability and BOPO had an influence on Profitability. The result of the coefficient of determination R Square was 0.77 or 77 percent, this indicated that the percentage of the influence of the Credit Risk (X1) and Operational Risk (X2) variables on Profitability (Y) was 77 percent while the remaining 23% was influenced by other variables not examined in this research.

Keywords: Non-Performance Loans, Operational Expenses and Operating Income, and Return On Assets.