

**Tipe Koleksi: UHAMKA - Laporan Penelitian**

## **ANALISIS NET PROFIT MARGIN DAN DAMPAKNYA TERHADAP QUICK RATIO PADA PT. BANK MANDIRI, TBK**

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Deskripsi Lengkap: <http://lib.uhamka.ac.id/uhamka-1/detail.jsp?id=46820&lokasi=lokal>

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### **Abstrak**

The aim of this article is to describe the credits performance of Bank Mandiri to create profit, current assets management for creditor's truth in short term loans, and impact of net profit margin to quick ratio at the bank. Data are plotted from financial report of Bank Mandiri year 2002 up to 2008 and analyzed by simple regression linear and significant test of regression coefficient. Result of analysis show that credit of Bank Mandiri financially have no risk and prospective to get interest. Than current asset management of Bank Mandiri beyond the minimum reserve requirement of Bank Indonesia 3 %. In the prediction scenario can be stated that if net profit margin increase 1 %, quick ratio will decrease 0.04 %. This negative prediction indicate that profit increase of that bank allocated more to investment activity than add liquidity. No add of liquidity is not mean liquidity decrease, but liquidity size of Bank Mandiri above minimum reserve requirement. In line with that prediction also known that impact of net profit margin to quick ratio not significant with confident level 95 %.. Refer to determination coefficient contribution of net profit margin to quick ratio 5.32 %. In other meaning 94,68 % quick ratio of Bank Mandiri determine by other factors out of net profit margin. Therefore Bank Mandiri can allocate profit to investment activity more than liquidity.