

ABSTRAK

Penelitian ini bertujuan untuk membuktikan dan menganalisis pengaruh *loan to deposit ratio* dan *capital adequacy ratio* terhadap *non performing loan* melalui profitabilitas sebagai variabel moderasi. Pada riset ini digunakan sebanyak 37 perusahaan sub sektor perbankan di Bursa Efek Indonesia dari tahun 2021 sampai dengan 2024 yang mempublikasikan annual report secara lengkap dalam empat tahun berturut turut yang diperoleh melalui *website* resmi IDX dan masing masing perusahaan emiten. Teknik analisis data yang digunakan adalah *Moderating Regression Analysis* (MRA) sedangkan pengujian hipotesis dilakukan dengan uji t-statistik. Berdasarkan hasil pengujian hipotesis ditemukan *loan to deposit ratio* dan *capital adequacy ratio* berpengaruh positif dan signifikan terhadap *non performing loan* pada perusahaan sub sektor perbankan di Bursa Efek Indonesia, selain itu juga ditemukan profitabilitas tidak memoderasi hubungan antara *loan to deposit ratio* dengan *non performing loan*, namun profitabilitas mampu memoderasi hubungan antara *capital adequacy ratio* dengan *non performing loan* yang dimiliki perusahaan sub sektor perbankan di Bursa Efek Indonesia.

Kata Kunci: *Loan to Deposit Ratio, Capital Adequacy Ratio,*

Profitabilitas & Non Performing Loan

ABSTRACT

This study aims to demonstrate and analyze the effect of the loan-to-deposit ratio and capital adequacy ratio on non-performing loans through profitability as a moderating variable. This study used 37 banking sub-sector companies on the Indonesia Stock Exchange from 2021 to 2024 that published complete annual reports for four consecutive years, obtained from the official IDX website and from each listed company. The data analysis technique used was Moderating Regression Analysis (MRA), while the hypothesis testing was conducted using the t-statistic test. Based on the results of the hypothesis testing, it was found that the loan-to-deposit ratio and capital adequacy ratio had a positive and significant effect on non-performing loans in banking sub-sector companies listed on the Indonesia Stock Exchange. Furthermore, profitability did not moderate the relationship between the loan-to-deposit ratio and non-performing loans. However, profitability did moderate the relationship between the capital adequacy ratio and non-performing loans held by banking sub-sector companies listed on the Indonesia Stock Exchange.

Keywords: Loan-to-Deposit Ratio, Capital Adequacy Ratio, Profitability & Non-Performing Loan