

ABSTRAK

Erika Ardila Alodia Putri. 2024. Pengaruh Risiko Kredit, Risiko Likuiditas, Dan Pendapatan Bunga Terhadap Profitabilitas Dengan Dana Pihak Ketiga Sebagai Variabel Moderasi (Studi Kasus Pada Bank Umum Konvensional Ynag Terdaftar Di Bursa Efek Indonesia Periode 2017-2022). Skripsi. Program Studi Manajemen, Fakultas Ekonomi dan Bisnis, Universitas PGRI Madiun. Pembimbing (I) Dr. Anggita Langgeng Wijaya, S.E., M.Si., Ak., C.A., Pembimbing (II) Liliek Nur Sulistiyowati, S.E., M.M.

Tujuan penelitian ini untuk mengetahui pengaruh risiko kredit (NPL), risiko likuiditas (LDR) dan pendapatan bunga (NIM) terhadap profitabilitas (ROA) dengan dana pihak ketiga (DPK) sebagai variabel moderasi baik secara simultan maupun parsial. Penelitian ini dilakukan pada bank umum konvensional yang terdaftar di Bursa Efek Indonesia Periode 2017-2022 yang berjumlah 42 bank umum konvensional. Sampel yang digunakan pada penelitian ini berjumlah 252 dengan teknik *Purposive Sampling*. Metode pada penelitian ini menggunakan analisis deskriptif, uji asumsi klasik, analisis regresi linear berganda, dan uji *Moderate Regression Analysis* (MRA).

Hasil pada penelitian ini menunjukkan bahwa risiko kredit (NPL) berpengaruh negatif signifikan terhadap profitabilitas (ROA), risiko likuiditas (LDR) berpengaruh negatif tidak signifikan terhadap profitabilitas (ROA), sedangkan pendapatan bunga (NIM) dan Dana Pihak Ketiga (DPK) berpengaruh positif signifikan terhadap profitabilitas (ROA). Risiko kredit (NPL), risiko likuiditas (LDR) dan pendapatan bunga (NIM) secara simultan berpengaruh positif dan signifikan terhadap profitabilitas (ROA). Dana Pihak Ketiga (DPK) tidak mampu memoderasi pengaruh risiko kredit (NPL) dan risiko likuiditas (LDR) terhadap profitabilitas (ROA), tetapi Dana Pihak Ketiga (DPK) mampu memoderasi pengaruh pendapatan bunga (NIM) terhadap profitabilitas (ROA).

Kata kunci: Risiko Kredit (NPL), Risiko Likuiditas (LDR), Pendapatan Bunga (NIM), Dana Pihak Ketiga (DPK), Profitabilitas (ROA).

ABSTRACT

Erika Ardila Alodia Putri. 2024. *The Influence of Credit Risk, Liquidity Risk, and Interest Income towards Profitability with Third Party Funds as Moderating Variables (Case Study of a Conventional Commercial Bank Listed on the Indonesian Stock Exchange for the 2017-2022 Period)*. Thesis. Management Study Program, Faculty of Economics and Business, Universitas PGRI Madiun. Adviser (I) Dr. Anggita Langgeng Wijaya, S.E., M.Si., Ak., C.A., Adviser (II) Liliek Nur Sulistiyowati, S.E., M.M.

The aim of this research was to determine the effect of credit risk (NPL), liquidity risk (LDR) and interest income (NIM) towards profitability (ROA) with third party funds (DPK) as a moderating variable either simultaneously or partially. This research was conducted on conventional commercial banks listed on the Indonesia Stock Exchange for the 2017-2022 period, totaling 42 conventional commercial banks. The sample used in this research was 252 using the Purposive Sampling technique. The method in this research used descriptive analysis, classical assumption test, multiple linear regression analysis, and Moderate Regression Analysis (MRA) test.

The results of this study show: credit risk (NPL) has a significant negative effect towards profitability (ROA), liquidity risk (LDR) has an insignificant negative effect towards profitability (ROA), while interest income (NIM) and Third Party Funds (DPK) have a positive effect and significant to profitability (ROA). Credit risk (NPL), liquidity risk (LDR) and interest income (NIM) simultaneously have a positive and significant effect towards profitability (ROA). Third Party Funds (DPK) are unable to moderate the influence of credit risk (NPL) and liquidity risk (LDR) towards profitability (ROA), but Third Party Funds (DPK) are able to moderate the influence of interest income (NIM) towards profitability (ROA).

Keywords: *Credit Risk (NPL), Liquidity Risk (LDR), Interest Income (NIM), Third Party Funds (DPK), Profitability (ROA).*