

ABSTRAK

Elyta Dwi Cahyati. 2026. Analisis Determinan *Non-Performing Loan*, *Income Diversification*, dan Efisiensi Operasional Terhadap Cadangan Kerugian Penurunan Nilai Dengan Ukuran Bank Sebagai Variabel Moderasi pada Bank Konvensional Yang Tercatat Di BEI Tahun 2020-2025. Skripsi. Program Studi Manajemen, Fakultas Ekonomi dan Bisnis, Universitas PGRI Madiun. Pembimbing (I) Dr. Liliek Nur Sulistiyowati, S. E., M. M., Pembimbing (II) Rollis Ayu Ditasari, S.E., M. Ak.

Penelitian ini bertujuan untuk menganalisis pengaruh *Non-Performing Loan* (NPL), *Income Diversification*, dan Efisiensi Operasional terhadap Cadangan Kerugian Penurunan Nilai (CKPN) dengan Ukuran Bank sebagai variabel moderasi pada bank konvensional yang terdaftar di Bursa Efek Indonesia (BEI) periode 2020-2025. Penelitian menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Data yang digunakan merupakan data sekunder berupa laporan keuangan tahunan yang diperoleh dari Bursa Efek Indonesia dan situs resmi masing-masing bank. Teknik pengumpulan data dilakukan melalui studi dokumentasi dengan teknik *purposive sampling*. Sampel penelitian terdiri atas 40 bank. Analisis data menggunakan regresi linier berganda dan *Moderated Regression Analysis* (MRA) dengan bantuan IBM SPSS Statistics 26.

Hasil penelitian menunjukkan bahwa NPL berpengaruh positif dan signifikan terhadap CKPN, sedangkan *Income Diversification* berpengaruh negatif dan signifikan terhadap CKPN. Efisiensi Operasional berpengaruh positif dan signifikan terhadap CKPN. Selain itu, Ukuran Bank memoderasi pengaruh Efisiensi Operasional terhadap CKPN dengan memperkuat hubungan tersebut. Namun, Ukuran Bank tidak mampu memoderasi pengaruh *Non-Performing loan* dan *Income Diversification* terhadap CKPN.

Kata Kunci: Cadangan Kerugian Penurunan Nilai, *Non-Performing Loan*, *Income Diversification*, Efisiensi Operasional, Ukuran Bank.

ABSTRACT

Elyta Dwi Cahyati. 2026. Analysis Of The Determinants Of Non-Performing Loan, Income Diversification, and Operational Efficiency On Loan Loss Provision With Bank Size As A Moderating Variable In Conventional Banks Listed On The Indonesia Stock Exchange (IDX) 2020-2025. Thesis. Management Departement, Economics dan Business Faculty, Universitas PGRI Madiun. Advisor: Dr. Liliek Nur Sulistiyowati, S.E., M.M., Co. Advisor: Rollis Ayu Ditasari, S.E., M.Ak.

Keywords: Loan Loss Provision, Non-Performing Loan, Income Diversification, Operational Efficiency, Bank Size.

This study aims to analyze the effects of Non-Performing Loans (NPL), Income Diversification, dan Operational Efficiency on Loan Loss Provisions (LLP), with Bank Size as a moderating variable, in conventional banks listed on the Indonesia Stock Exchange (IDX) during the 2020-2025 period. This research employed a quantitative approach with an associative research design. The data used were secondary data in the form of annual financial statements obtained from the Indonesia Stock Exchange dan the official websites of each bank. Data were collected through documentation techniques using purposive sampling. The research sample consisted of 40 banks. Data were analyzed using multiple linear regression dan Moderated Regression Analysis (MRA) with the assistance of IBM SPSS Statistics 26.

The results indicate that Non-Performing Loans (NPL) have a positive dan significant effect on Loan Loss Provisions (LLP), while Income Diversification has a negative dan significant effect on Loan Loss Provisions (LLP). Operational Efficiency also has a positive dan significant effect on Loan Loss Provisions (LLP). Furthermore, Bank Size moderates the effect of Operational Efficiency on Loan Loss Provisions (LLP) by strengthening the relationship. However, Bank Size does not moderate the effects of Non-Performing Loans (NPL) dan Income Diversification on Loan Loss Provisions (LLP).