

ABSTRAK

Eni Yulistyani. 2026. *Pengaruh Loan to Deposit Ratio Dan Capital Adequacy Ratio Terhadap Nilai Perusahaan Dengan Kepemilikan Manajerial Sebagai Variabel Moderasi*. Skripsi. Program Studi Akuntansi, Fakultas Ekonomi Dan Bisnis, Universitas PGRI Madiun. Pembimbing (I) Dr. Anny Widiasmara, S.E., M.Si, CSRS Pembimbing (II) Dra. Juli Murwani, M.Si.

Penelitian ini bertujuan untuk memperoleh bukti empiris mengenai Pengaruh *Loan to Deposit Ratio* Dan *Capital Adequacy Ratio* Terhadap Nilai Perusahaan Dengan Kepemilikan Manajerial Sebagai Variabel Moderasi. Penelitian ini dilakukan pada perusahaan Bank Umum Konvensional yang terdaftar di Bursa Efek Indonesia (BEI) selama periode 2020-2025. Penelitian menggunakan pendekatan kuantitatif dengan data sekunder yang diperoleh dari laporan keuangan tahunan perusahaan. Teknik pengambilan sampel menggunakan purposive sampling berdasarkan kriteria yang telah ditetapkan. Analisis data dilakukan menggunakan Moderated Regression Analysis (MRA) dengan bantuan aplikasi IBM SPSS Statistics 26. Hasil penelitian menunjukkan bahwa *Loan to Deposit Ratio* (LDR) berpengaruh negatif terhadap nilai perusahaan, *Capital Adequacy Ratio* (CAR) berpengaruh positif terhadap nilai perusahaan, sedangkan kepemilikan manajerial tidak mampu memoderasi pengaruh *Loan to Deposit Ratio* (LDR) maupun *Capital Adequacy Ratio* (CAR) terhadap nilai perusahaan.

Kata kunci : *Loan to Deposit Ratio* (LDR), *Capital Adequacy Ratio* (CAR), Nilai Perusahaan, Kepemilikan Manajerial.

ABSTRACT

Eni Yulistyani. 2026. *The Effect of Loan to Deposit Ratio Dan Capital Adequacy Ratio on Firm Value with Managerial Ownership as a Moderating Variable (An Emprical Study of Conventional Connercial Banks Listed on the Indonesia Stock Exchange for the 2029-2025 Period)*. Undergraduated Thesis.Accounting Study Program, Faculty of Economics and Business, Universitas PGRI Madiun. Supervisor (I) Dr. Anny Widiasmara, S.E., M.Si, CSRS Supervisor (II) Dra. Juli Murwani, M.Si.

Keywords: *Loan to Deposit Ratio (LDR), Capital Adequacy Ratio (CAR), Firm Value, Managerial Ownership*

This study aims to obtain empirical evidence regarding the effect of the Loan to Deposit Ratio (LDR) and Capital Adequacy Ratio (CAR) on firm value with managerial ownership as a moderating variable. The study was conducted on conventional commercial banks listed on the Indonesia Stock Exchange (IDX) during the 2020–2025 period. This research employed a quantitative approach using secondary data obtained from the companies' annual financial statements. The sampling technique used was purposive sampling based on predetermined criteria. Data were analyzed using Moderated Regression Analysis (MRA) with the assistance of IBM SPSS Statistics 26. The results indicate that the Loan to Deposit Ratio (LDR) has a significant negative effect on firm value, while the Capital Adequacy Ratio (CAR) has a significant positive effect on firm value. However, managerial ownership is unable to moderate the effect of both the Loan to Deposit Ratio (LDR) and the Capital Adequacy Ratio (CAR) on firm value.