ABSTRACT

CREDIT RISK MODERATES CREDIT VOLUME, THIRD PARTY FUNDS, AND LIQUIDITY ON PROFITABILITY

(Survey on Conventional Banking Subsector Issuers Listed on the Indonesia Stock Exchange for the 2020–2024 Period)

By:
SALSABILA MECCA PUTRI
223403301

Guide I : Prof. Dr. H. Dedi Kusmayadi, SE., M.Si., Ak., CA., CRBC., ACPA., CPA., CRA., CRP., CSBA., ASEAN-CPA.

Guide II : Winda Ayu Anggraini, S.Pd., M.Akun.

This research aims to determine Credit Volume, Third Party Funds, Liquidity, Profitability, and Credit Risk of conventional banking subsector issuers listed on the Indonesia Stock Exchange during the 2020–2024 period. In addition, this study aims to examine the effect of Credit Volume, Third Party Funds, Liquidity, Profitability, and Credit Risk partially, simultaneously, and through moderation on conventional banking subsector issuers listed on the Indonesia Stock Exchange during the 2020–2024 period. The research method used is a quantitative method. The sampling technique used purposive sampling. The data analysis tool used is panel data regression. The results of the study show that: (1) Credit Volume partially has a significant effect on profitability; (2) Third Party Funds partially have a significant effect on profitability; (3) Liquidity partially has a significant effect on profitability; (4) Credit Volume, Third Party Funds, and Liquidity simultaneously have an effect on profitability; (5) Credit Risk is not able to moderate the effect of Credit Volume on Profitability; (6) Credit Risk is not able to moderate the effect of Third Party Funds on Profitability; (7) Credit Risk is able to moderate the effect of Liquidity on Profitability.

Keywords: *Credit Volume, Third Party Funds, Liquidity, Profitability, and Credit Risk.*

ABSTRAK

RISIKO KREDIT MEMODERASI VOLUME KREDIT, DANA PIHAK KETIGA, DAN LIKUIDITAS TERHADAP PROFITABILITAS

(Survei Pada Emiten Subsektor Perbankan Konvensional yang Terdaftar di Bursa Efek Indonesia Periode 2020-2024)

Oleh:
SALSABILA MECCA PUTRI
223403301

Pembimbing I	: Prof. Dr. H. Dedi Kusmayadi, SE., M.Si., Ak., CA., CRBC., ACPA., CPA., CRA., CRP., CSBA., ASEAN-CPA.)
Pembimbing II	: Winda Ayu Anggraini, S.Pd., M.Akun.

Penelitian ini bertujuan untuk mengetahui Volume Kredit, Dana Pihak Ketiga, Likuiditas, Profitabilitas, dan Risiko Kredit Emiten Subsektor Perbankan Konvensional yang Terdaftar di Bursa Efek Indonesia Tahun 2020–2024. Selain itu, penelitian ini bertujuan untuk mengetahui pengaruh Volume Kredit, Dana Pihak Ketiga, Likuiditas, Profitabilitas, dan Risiko Kredit secara parsial, simultan, dan moderasi terhadap Emiten Subsektor Perbankan Konvensional yang Terdaftar di Bursa Efek Indonesia Tahun 2020–2024. Metode yang digunakan adalah metode kuantitatif. Teknik pengambilan sampel menggunakan metode *purposive sampling*. Alat analisis data yang digunakan adalah regresi data panel. Hasil penelitian menunjukkan bahwa: (1) Volume Kredit secara parsial berpengaruh signifikan terhadap profitabilitas; (2) Dana Pihak Ketiga secara parsial berpengaruh signifikan terhadap profitabilitas; (3) Likuiditas secara parsial berpengaruh signifikan terhadap profitabilitas; (4) Volume Kredit, Dana Pihak Ketiga, dan Likuiditas, secara simultan berpengaruh terhadap profitabilitas; (5) Risiko Kredit tidak mampu memoderasi pengaruh Volume Kredit terhadap Profitabilitas; (6) Risiko Kredit tidak mampu memoderasi pengaruh Dana Pihak Ketiga terhadap Profitabilitas; (7) Risiko Kredit mampu memoderasi pengaruh Volume Kredit terhadap Profitabilitas.

Kata Kunci: Volume Kredit, Dana Pihak Ketiga, Likuiditas, Profitabilitas, dan Risiko Kredit