

ABSTRAK

Sulastrini, Luh Putu (2022), *Pengaruh Non Performing Loan Dan Capital Adequacy Ratio Terhadap Profitabilitas Dengan Restrukturisasi Kredit Sebagai Variabel Moderasi Pada Sektor Perbankan*. Tesis, Akuntansi, Program Pascasarjana, Universitas Pendidikan Ganesha.

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Kata Kunci: Non Performing Loan Dan Capital Adequacy Ratio, Profitabilitas, Restrukturisasi Kredit, Variabel Moderasi, Sektor Perbankan.

Penelitian ini bertujuan untuk untuk menguji dan menganalisis pengaruh *Non Performing Loan* terhadap Profitabilitas, menguji dan menganalisis pengaruh *Capital Adequacy Ratio* terhadap Profitabilitas, menguji dan menganalisis pengaruh restrukturisasi kredit dalam memoderasi pengaruh *Non Performing Loan* terhadap *Profitabilitas*, menguji dan menganalisis pengaruh restrukturisasi kredit dalam memoderasi pengaruh *Capital Adequacy Ratio* terhadap *Profitabilitas*. Pengumpulan data penelitian ini dilakukan dengan mengunduh laporan keuangan dan laporan tahunan yang diperoleh dari situs resmi Bursa Efek Indonesia. Populasi dan sampel dalam penelitian ini merupakan perusahaan sektor perbankan yang terdaftar di Bursa Efek Indonesia sebanyak 42 perusahaan. Data yang dianalisa oleh peneliti adalah data sekunder berdasarkan sampel laporan keuangan perbankan yang tercatat di BEI tertanggal 31 Desember 2017, 2018, 2019, dan 2020. Berdasar laporan keuangan bersangkutan, data yang diambil adalah *Non Performing Loan*, *Capital Adequacy Ratio*, *Profitabilitas*, dan Restrukturisasi Kredit. Metode analisis yang digunakan adalah Regresi Linear Berganda Moderasi menggunakan program SPSS 21. Penelitian ini menggunakan *Agency Theory* dan *Signaling Theory*. Hasil penelitian menunjukkan *Non Performing Loan* memiliki pengaruh yang signifikan terhadap Profitabilitas pada sektor perbankan yang terdaftar di BEI, *Capital Adequacy Ratio* memiliki pengaruh yang signifikan terhadap Profitabilitas pada sektor perbankan yang terdaftar di BEI, Restrukturisasi kredit mampu memoderasi pengaruh *Non Performing Loan* terhadap Profitabilitas dan Restrukturisasi kredit tidak mampu memoderasi pengaruh *Capital Adequacy Ratio* terhadap Profitabilitas.

ABSTRACT

Sulastrini, Luh Putu (2022), *Effect of Non-Performing Loans and Capital Adequacy Ratio on Profitability with Credit Restructuring as Moderating Variables in the Banking Sector*. Thesis, Accounting, Graduate Program, Ganeshha University of Education.

This thesis has been approved and reviewed by Advisor I: Dr. I Putu Gede Diatmika, SE., Ak., M.Si and Advisor II : Dr. I Gusti Ayu Purnamawati, S.E., Ak., M.Sc.

Keywords: Non Performing Loan and Capital Adequacy Ratio, Profitability, Credit Restructuring, Moderating Variables, Banking Sector.

This study aims to examine and analyze the effect of Non-Performing Loans on Profitability, examine and analyze the effect of Capital Adequacy Ratio on Profitability, test and analyze the effect of credit restructuring in moderating the effect of Non-Performing Loans on Profitability, examine and analyze the effect of credit restructuring in moderating the effect of Capital Adequacy Ratio to Profitability. The data collection of this research was carried out by downloading the financial reports and annual reports obtained from the official website of the Indonesia Stock Exchange. The population and sample in this study are the banking sector companies listed on the Indonesia Stock Exchange as many as 42 companies. The data analyzed by the researcher is secondary data based on samples of banking financial statements listed on the IDX dated December 31, 2017, 2018, 2019, and 2020. Based on the relevant financial statements, the data taken are Non Performing Loans, Capital Adequacy Ratios, Profitability, and Restructuring Credit. The analytical method used is Moderated Multiple Linear Regression using the SPSS 21 program. This study uses Agency Theory and Signaling Theory. The results of the study show that Non-Performing Loans have a significant effect on profitability in the banking sector listed on the IDX, Capital Adequacy Ratio has a significant influence on Profitability in the banking sector listed on the IDX, Credit restructuring is able to moderate the effect of Non-Performing Loans on Profitability and Credit Restructuring unable to moderate the effect of Capital Adequacy Ratio on Profitability.