

ABSTRAK

Penelitian ini bertujuan untuk mengetahui dan menganalisis pengaruh penyaluran kredit, kredit bermasalah dan Beban Operasional Pendapatan Operasional (BOPO) terhadap *Capital Adequacy Ratio* (CAR) dengan profitabilitas sebagai variabel moderasi pada perusahaan perbankan yang terdaftar di Bursa Efek Indonesia (BEI) tahun 2021-2023. Populasi penelitian ini adalah 47 perusahaan perbankan. Teknik pengambilan sampel menggunakan *purposive sampling* sebanyak 44 perusahaan perbankan. Periode penelitian sebanyak 3 tahun sehingga sampel penelitian berjumlah 132. *Software* yang digunakan untuk analisis data adalah IBM SPSS 27. Setelah menganalisis data dengan bantuan SPSS 27 diperoleh sampel penelitian sebanyak 87. Hasil penelitian ini adalah penyaluran kredit berpengaruh negatif dan signifikan terhadap *Capital Adequacy Ratio* (CAR), kredit bermasalah tidak berpengaruh terhadap *Capital Adequacy Ratio* (CAR), Beban Operasional Pendapatan Operasional (BOPO) berpengaruh negatif dan signifikan terhadap *capital adequacy ratio* (CAR). Profitabilitas tidak mampu memoderasi pengaruh penyaluran kredit terhadap *Capital Adequacy Ratio* (CAR), profitabilitas mampu memoderasi pengaruh kredit bermasalah terhadap *Capital Adequacy Ratio* (CAR), profitabilitas mampu memoderasi pengaruh Beban Operasional Pendapatan Operasional (BOPO) terhadap *Capital Adequacy Ratio* (CAR).

Kata Kunci : Penyaluran Kredit, Kredit Bermasalah, Beban Operasional Pendapatan Operasional, *Capital Adequacy Ratio*, Profitabilitas

ABSTRACT

This study aims to determine and analyze the effect of credit distribution, credit problems and Operating Expenses Operating Income (OEOI) on the Capital Adequacy Ratio (CAR) with profitability as a moderating variable in banking companies listed on the Indonesia Stock Exchange (IDX) in 2021-2023. The population of this study was 47 banking companies. The sampling technique used purposive sampling for 44 banking companies. The research period was 3 years so that the research sample was 132. The software used for data analysis was IBM SPSS 27. After analyzing the data with the help of SPSS 27, a research sample of 87 was obtained. The results of this study are that lending has a negative and significant effect on the capital adequacy ratio (CAR), non-performing loans have no effect on the capital adequacy ratio (CAR), operating expenses on operating income (OEOI) have a negative and significant effect on the capital adequacy ratio (CAR). Profitability is unable to moderate the effect of lending on the capital adequacy ratio (CAR), profitability is able to moderate the effect of non-performing loans on the capital adequacy ratio (CAR), profitability is able to moderate the effect of operating expenses on operating income (OEOI) on the capital adequacy ratio (CAR).

Keywords : Lending, Non-performing Loans, Operating Expenses Operating Income, Capital Adequacy Ratio, Profitability