

## ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh risiko kredit, struktur modal, dan likuiditas terhadap profitabilitas. Pada penelitian ini, risiko kredit diukur dengan *Non Performing Loan* (NPL), struktur modal diukur dengan *Capital Adequacy Ratio* (CAR), dan likuiditas diukur dengan *Loan to Deposit Ratio* (LDR).

Jenis penelitian ini adalah penelitian kuantitatif. Populasi penelitian adalah perusahaan perbankan yang terdaftar di Bursa Efek Indonesia (BEI). Proses pengambilan sampel menggunakan metode *purposive sampling*, yaitu pemilihan sampel dengan kriteria yang telah ditentukan. Berdasarkan kriteria tersebut, didapatkan sampel sebanyak 30 perusahaan perbankan. Data penelitian diambil selama tiga tahun, yaitu tahun 2019 – 2021, sehingga diperoleh 90 data yang diolah. Teknik analisis data dilakukan menggunakan regresi linier berganda dengan bantuan program SPSS versi 26.

Hasil penelitian menunjukkan bahwa risiko kredit tidak berpengaruh terhadap profitabilitas, artinya risiko kredit bukan menjadi penentu peningkatan jumlah profitabilitas. Sedangkan struktur modal berpengaruh positif terhadap profitabilitas, artinya perusahaan perbankan dapat memenuhi kecukupan modal yang menjadi tolak ukur keberhasilan dalam memperoleh profitabilitas. Dan likuiditas berpengaruh positif terhadap profitabilitas, artinya perusahaan perbankan mampu menjalankan kegiatan operasionalnya dengan memenuhi kewajiban dan menyalurkan kredit kepada pihak ketiga sehingga menghasilkan profitabilitas.

**Kata kunci:** risiko kredit, struktur modal, likuiditas, profitabilitas

## ABSTRACT

*This research aimed to examine the effect of credit risk, capital structure, and liquidity on profitability. The credit risk was measured by Non-Performing Loan (NPL), the capital structure was measured by Capital Adequacy Ratio (CAR), and liquidity was measured by Loan to Deposit Ratio (LDR).*

*The research was quantitative. Furthermore, the population was banking companies that were listed on the Indonesia Stock Exchange (IDX). The data collection technique used purposive sampling in which the sample was based on the criteria given. In line with that, there were 30 banking companies as the sample during three years (2019-2021). In total, there were 90 observation data. Moreover, the data analysis technique used multiple linear regressions with SPSS 26.*

*The research result indicated that credit risk did not affect profitabilitas. It meant credit risk was not the main determinant of the increase in profitabilitas. However, the capital structure had a positive effect on profitabilitas. This meant banking companies could meet capital adequacy measured the success in obtaining profitabilitas. Likewise, liquidity had a positive effect on profitabilitas. In other words, banking companies were able to carry out their operational activities by fulfilling obligations and channeling credit to third parties. As consequence, it generated profitabilitas.*

**Keywords:** *Credit Risk, Capital Structure, Liquidity, Profitability*



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