

## ABSTRAK

**ANALISIS PENGARUH MODERASI CAPITAL ADEQUACY RATIO (CAR)  
TERHADAP NON PERFORMING LOAN (NPL) LEMBAGA PERBANKAN DI  
MASA PANDEMI COVID-19**  
Mohammad Adi Prasantyo

21/483924/PEK/27191

Penelitian ini memiliki dua tujuan, tujuan yang pertama adalah melihat apakah terdapat pengaruh pandemi *Covid-19* terhadap *Non Performing Loan* di 4 Bank Terbesar di Indonesia, dengan cara melihat perbandingan antara kinerja lembaga perbankan pada periode sebelum pandemi *Covid-19* dan pada saat pandemi *Covid-19*. Variabel yang digunakan adalah *Non performing loan* sebagai variabel dependen, dengan *Return on Aset* dan *Return on Equity* sebagai variabel independen. Tujuan yang kedua adalah melihat pengaruh *Capital Adequacy Ratio* dapat memoderasi pengaruh *Loan to Deposit Ratio* dan *Interest Rate* terhadap *Non Performing Loan* untuk menentukan strategi yang tepat kepada lembaga perbankan untuk meminimalisir risiko yang terjadi pada saat kemungkinan terburuk seperti kondisi pandemi *Covid-19*. Penelitian ini menggunakan uji hipotesis dan mendapatkan hasil variabel NPL di 4 Bank Terbesar di Indonesia tidak terpengaruh terhadap kondisi pandemi *Covid-19* dan *Capital Adequacy Ratio* tidak memoderasi pengaruh *Loan to Deposit Ratio* dan *Interest Rate* terhadap *Non Performing Loan*.

**Kata kunci:** *non performing loan, financial management, covid-19, capital ratio, loan to deposit ratio*

## ***ABSTRACT***

### **ANALYSIS OF THE MODERATION EFFECT OF CAPITAL ADEQUACY RATIO (CAR) ON NON PERFORMING LOAN (NPL) OF BANKING INSTITUTIONS DURING THE COVID-19 PANDEMIC**

Mohammad Adi Prasantyo

21/483924/PEK/27191

This study has two objectives, the first objective is to see whether there is an effect of the Covid-19 pandemic on Non-Performing Loans in the 4 Largest Banks in Indonesia, by looking at the comparison between the performance of banking institutions in the period before the Covid-19 pandemic and during the Covid-19 pandemic. The variables used are Non-performing loans as the dependent variable, with Return on Assets and Return on Equity as independent variables. The second objective is to see the effect of the Capital Adequacy Ratio can moderate the effect of the Loan to Deposit Ratio and Interest Rate on Non-Performing Loans to determine the right strategy for banking institutions to minimize the risks that occur during the worst possible conditions such as the Covid-19 pandemic. This study uses a hypothesis test and gets the results of the NPL variable in the 4 Largest Banks in Indonesia is not affected by the Covid-19 pandemic and the Capital Adequacy Ratio does not moderate the effect of the Loan to Deposit Ratio and Interest Rate on Non-Performing Loans.

**Keywords:** *non performing loan, financial management, covid-19, capital ratio, loan to deposit ratio*