

RINGKASAN

Penelitian ini bertujuan untuk menganalisis pengaruh restrukturisasi kredit, kredit, dan simpanan terhadap kinerja laba dan menganalisis NPL (*Non Performing Loan*) dan FBI (*Fee Based Income*) dalam memoderasi pengaruh antara restrukturisasi kredit terhadap laba, kredit terhadap laba, dan simpanan terhadap laba yang dikontrol menggunakan ukuran perusahaan (*Size*). Populasi dalam penelitian ini adalah bank umum konvensional yang terdaftar di Bursa Efek Indonesia (BEI) periode 2019-2020, jumlah sampel sebanyak 43 bank umum konvensional yang dilakukan dengan teknik sampling jenuh (semua anggota populasi dijadikan sampel) yaitu semua bank umum konvensional yang mempublikasikan laporan keuangannya secara lengkap selama periode penelitian. Penelitian ini menggunakan data sekunder berupa laporan keuangan publikasi bank umum konvensional yang terdaftar di Bursa Efek Indonesia (BEI) periode 2019-2020 yang diakses melalui situs resmi Bursa Efek Indonesia. Analisis data yang digunakan dalam penelitian ini adalah analisis regresi linear berganda dan analisis regresi moderasi dengan uji interaksi *Moderated Regression Analysis* (MRA).

Hasil analisis regresi linear berganda menunjukkan bahwa restrukturisasi kredit berpengaruh negatif terhadap laba, kredit berpengaruh positif terhadap laba, dan simpanan berpengaruh positif terhadap laba. Pada hasil analisis regresi moderasi dengan uji interaksi *Moderated Regression Analysis* (MRA) menunjukkan bahwa NPL dapat memoderasi dengan memperkuat pengaruh restrukturisasi kredit terhadap laba, NPL dapat memoderasi dengan memperlemah pengaruh antara kredit terhadap laba, namun NPL tidak dapat memoderasi pengaruh antara simpanan terhadap laba. FBI dapat memoderasi dengan memperlemah pengaruh antara restrukturisasi kredit terhadap laba, FBI dapat memoderasi dengan memperkuat pengaruh antara kredit terhadap laba, FBI dapat memoderasi dengan memperkuat pengaruh antara simpanan terhadap laba.

Kata Kunci : Restrukturisasi Kredit, Kredit, Simpanan, NPL (Non Performing Loan), FBI (Fee Based Income), Ukuran Perusahaan (Size), Kinerja Laba.

SUMMARY

This study aims to analyze the effect of restructuring credit, credit, and savings on earnings performance and analyze the NPL (Non Performing Loan) and FBI (Fee Based Income) in moderating the effect of restructuring of credit on earnings, credit on earnings, and savings on controlled earnings. using the size of the company (Size). The population in this study is conventional commercial banks listed on the Indonesia Stock Exchange (IDX) for the 2019-2020 period, the number of samples is 43 conventional commercial banks which are carried out using a saturated sampling technique (all members of the population are sampled), namely all conventional commercial banks that publish reports complete financial statements during the study period. This study uses secondary data in the form of financial statements published by conventional commercial banks listed on the Indonesia Stock Exchange (IDX) for the 2019-2020 period which is accessed through the official website of the Indonesia Stock Exchange. Analysis of the data used in this study is multiple linear regression analysis and moderated regression analysis with the Moderated Regression Analysis (MRA) interaction test.

The results of multiple linear regression analysis show that credit restructuring has a negative effect on profits, credit has a positive effect on profits, and deposits have a positive effect on profits. The results of the moderating regression analysis with the Moderated Regression Analysis (MRA) interaction test show that NPL can moderate by strengthening the effect of credit restructuring on profits, NPL can moderate it by weakening the effect of credit on profits, but NPL cannot moderate the effect of savings on profits. The FBI can moderate by weakening the effect of credit restructuring on earnings, the FBI can moderate it by strengthening the effect of credit on earnings, the FBI can moderate it by strengthening the effect of savings on earnings.

Keywords: Credit Restructuring, Credit, Savings, NPL (Non Performing Loan), FBI (Fee Based Income), Company Size (Size), Profit Performance.