

RINGKASAN

Penelitian ini mengambil judul: “Analisis Faktor-Faktor Yang Mempengaruhi Profitabilitas Bank Digital Di Indonesia (Studi Empiris Pada Perusahaan Perbankan Digital Yang Terdaftar Di Bursa Efek Indonesia)”. Penelitian ini bertujuan untuk mengetahui seberapa besar Loan to Deposit Ratio, Non Performing Loan, Capital Adequacy Ratio terhadap Profitabilitas (ROA) dengan Net Interest Margin sebagai mediasi. Populasi dalam penelitian ini adalah 7 perusahaan perbankan digital yang terdaftar di Bursa Efek Indonesia yang secara rutin menerbitkan laporan keuangan triwulan selama periode pengamatan yaitu tahun 2019 hingga kuartal tiga tahun 2021.

Berdasarkan hasil penelitian dan analisis data dengan menggunakan SEM (Structural Equation Modeling) - PLS (Partial Least Square) menunjukkan bahwa: (1) Loan to Deposit Ratio tidak berpengaruh positif terhadap Profitabilitas (ROA), (2) Loan to Deposit Ratio berpengaruh positif terhadap Net Interest Margin, (3) Net Interest Margin berpengaruh positif terhadap Profitabilitas (ROA), (4) Net Interest Margin mampu memediasi antara Loan to Deposit Ratio dan Profitabilitas (ROA), (5) Non Performing Loan tidak berpengaruh terhadap Profitabilitas (ROA), (6) Capital Adequacy Ratio berpengaruh negatif terhadap Profitabilitas (ROA). Implikasi dari hasil penelitian ini adalah perusahaan bank digital di bursa efek Indonesia dapat terus meningkatkan pinjaman dan menggunakan modal untuk kelangsungan usaha.

Kata Kunci: Loan to Deposit Ratio, Non Performing Loan, Capital Adequacy Ratio, Net Interest Margin, Profitability (ROA).

SUMMARY

This research takes the title: "Analysis of Factors Affecting the Profitability of Digital Banks in Indonesia (Empirical Study on Digital Banking Companies Listed on Indonesian Stock Exchange)". This study aims to find out how big the Loan to Deposit Ratio, Non Performing Loans, Capital Adequacy Ratio to profitability (ROA) with Net Interest Margin as mediation. The population in this study are 7 digital banking companies listed on the Indonesia Stock Exchange which regularly issue quarterly financial reports during the observation period, namely 2019 to third quarter of 2022.

Based on the results of research and data analysis using SEM (Structural Equation Modeling) - PLS (Partial Least Square) shows that: (1) Loan to Deposit Ratio has positive effect on Profitability (ROA), (2) Loan to Deposit Ratio has a positive effect on Net Interest Margin, (3) Net Interest Margin has a positive effect on Profitability (ROA), (4) Net Interest Margin is able to mediate between Loan to Deposit Ratio and Profitability (ROA), (5) Non Performing Loans no significant on Profitability (ROA), (6) Capital Adequacy Ratio has a negative effect on Profitability (ROA). The implication of the results of this study is that digital bank companies on the Indonesian stock exchange can continue to increase loans and use capital for business continuity.

Keywords: Loan to Deposit Ratio, Non Performing Loan, Capital Adequacy Ratio, Net Interest Margin, Profitability (ROA).