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Pengaruh Rasio Kecukupan Modal terhadap Profitabilitas Bank Umum di Indonesia dengan Default Risk Bank sebagai Variabel Moderasi (2015-2023) = The Effect of Capital Adequacy Ratio on the Profitability of Commercial Banks in Indonesia with Bank Default Risk as a Moderating Variable (2015-2023)

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Abstrak

Penelitian ini mengkaji pengaruh kecukupan modal terhadap profitabilitas bank umum di Indonesia dengan default risk sebagai variabel moderasi. Sampel terdiri dari 94 bank konvensional dan syariah selama periode 2015–2023. Untuk menguji konsistensi hasil, dilakukan berbagai robustness check melalui penggantian indikator profitabilitas dan modal, penggunaan pendekatan moderasi risiko alternatif, model hubungan non-linear, metode estimasi panel statis serta penambahan variabel dummy. Metode utama untuk keseluruhan sampel adalah panel dinamis menggunakan Two-Step System GMM, sedangkan metode panel statis (Fixed Effects Model dan Random Effects Model) digunakan untuk analisis subsampel berdasarkan periode waktu dan jenis bank. Hasil menunjukkan bahwa kecukupan modal berpengaruh positif signifikan terhadap profitabilitas, sementara default risk memperlemah pengaruh tersebut. Temuan subsampel menunjukkan adanya variasi pengaruh kecukupan modal terhadap profitabilitas dengan moderasi default risk yang bergantung pada kondisi ekonomi dan tipe bank.
......This study examines the effect of capital adequacy on the profitability of commercial banks in Indonesia, with default risk as a moderating variable. The sample consists of 94 conventional and Islamic banks over the period from 2015 to 2023. To test the consistency of the results, various robustness checks are performed, including the substitution of profitability and capital indicators, the use of alternative risk moderation approaches, non-linear relationship models, static panel estimation methods, and the addition of dummy variables. The main method for the full sample is dynamic panel using Two-Step System GMM, while static panel methods (Fixed Effects Model and Random Effects Model) are used for sub-sample analysis based on time periods and bank types. The results show that capital adequacy has a significantly positive effect on profitability, while default risk weakens this effect. The sub-sample findings indicate variations in the effect of capital adequacy on profitability with default risk moderation, depending on economic conditions and bank type.