

ABSTRACT

This study aims to determine the role of Corporate Social Responsibility (CSR) in moderating the effect of Capital Adequacy Ratio (CAR), Operating Costs and Operating Income (BOPO), Loan-to-Deposit Ratio (LDR) and Non-Performing Loans (NPL) on corporate bank performance. The population of this study is corporate banks listed on the Indonesia Stock Exchange for the period 2017 to 2021, with a total sample of 12 corporate banks. The data analysis system uses panel data analysis which is supported by Eviews 10 software. The results show that CAR and BOPO have a significant negative effect on corporate bank performance, LDR has a significant positive effect on corporate bank performance, and NPL has no effect on corporate bank performance. CSR moderates the effect of CAR, BOPO, and LDR on corporate bank performance. Even so, CSR doesn't moderate the effect of NPL on corporate bank performance.

Keywords – Corporate Bank Performance, Capital Adequacy Ratio, Operating Costs and Operating Income, Loan to Deposit Ratio, Non-Performing Loans, Corporate Social Responsibility.



ABSTRAK

Penelitian ini bertujuan untuk mengetahui peran *Corporate Social Responsibility* (CSR) dalam memoderasi pengaruh *Capital Adequacy Ratio* (CAR), Biaya Operasional dan Pendapatan Operasional (BOPO), *Loan-to-Deposit Ratio* (LDR) dan *Non-Performing Loans* (NPL) terhadap kinerja bank umum. Populasi penelitian ini adalah bank umum yang terdaftar di Bursa Efek Indonesia periode 2017 sampai dengan 2021, dengan jumlah sampel sebanyak 12 bank umum. Sistem analisis data menggunakan analisis data panel yang didukung oleh software *Eviews 10*. Hasil penelitian menunjukkan bahwa CAR dan BOPO berpengaruh negatif signifikan terhadap kinerja bank umum, LDR berpengaruh positif signifikan terhadap kinerja bank umum, dan NPL tidak berpengaruh terhadap kinerja bank umum. CSR memoderasi pengaruh CAR, BOPO, dan LDR terhadap kinerja bank umum. Namun demikian, CSR tidak memoderasi pengaruh NPL terhadap kinerja bank umum.

Kata Kunci – Kinerja Bank Umum, *Capital Adequacy Ratio*, Biaya Operasional dan Pendapatan Operasional, *Loan to Deposit Ratio*, *Non-Performing Loans*, *Corporate Social Responsibility*.

