

ABSTRAK

Tesis dengan judul “Pengaruh RGEC dan Inflasi Terhadap Pertumbuhan Laba Dengan Ukuran Perusahaan Sebagai Variabel Moderasi (Studi Pada BPR Syariah di Jawa Timur)” ini di tulis oleh Alfirsyah Sukmawardaya NIM 1880508230002, dengan pembimbing Prof. Dr. H. Dede Nurohman, M.Ag dan Dr. Binti Nur Asiyah, M.Si.

Kata kunci: RGEC, inflasi, ukuran perusahaan, pertumbuhan laba, BPR Syariah.

Penelitian ini dilatarbelakangi harapan peningkatan pertumbuhan laba oleh investor dan perusahaan itu sendiri. Sedangkan perolehan laba tidak selalu dapat dipastikan karena dipengaruhi oleh berbagai faktor internal dan eksternal. Variabel independen disusun berdasarkan pendekatan RGEC, meliputi risiko likuiditas (*risk profile*), efisiensi manajemen (*good corporate governance*), profitabilitas (*earnings*), dan permodalan (*capital*) serta faktor ekonomi makro berupa inflasi terhadap pertumbuhan laba, dengan ukuran perusahaan sebagai pemoderasi. Tujuan penelitian ini untuk menguji: (1) Pengaruh risiko likuiditas terhadap pertumbuhan laba, (2) Pengaruh efisiensi manajemen terhadap pertumbuhan laba, (3) Pengaruh profitabilitas terhadap pertumbuhan laba, (4) Pengaruh permodalan terhadap pertumbuhan laba, (5) Pengaruh inflasi terhadap pertumbuhan laba, (6) Pengaruh risiko likuiditas terhadap pertumbuhan laba dengan pemoderasi ukuran perusahaan, (7) Pengaruh efisiensi manajemen terhadap pertumbuhan laba dengan pemoderasi ukuran perusahaan, (8) Pengaruh profitabilitas terhadap pertumbuhan laba dengan pemoderasi ukuran perusahaan, (9) Pengaruh permodalan terhadap pertumbuhan laba dengan pemoderasi ukuran perusahaan, dan (10) Pengaruh inflasi terhadap pertumbuhan laba dengan pemoderasi ukuran perusahaan

Penelitian ini menggunakan pendekatan kuantitatif asosiatif dengan *purposive sampling* menggunakan kriteria yang ditetapkan untuk mewakili populasi. Sampel penelitian berjumlah 76 yang diambil dari laporan keuangan BPR Syariah di Jawa Timur yang dipublikasikan pada situs OJK periode tahun 2020-2023. Analisa data menggunakan *software EViews 12 for Windows* dengan berbagai uji statistik.

Hasil penelitian menunjukkan bahwa: (1) risiko likuiditas secara parsial berpengaruh positif dan signifikan terhadap pertumbuhan laba, (2) efisiensi manajemen secara parsial berpengaruh positif dan signifikan terhadap pertumbuhan laba, (3) profitabilitas secara parsial berpengaruh positif dan signifikan terhadap pertumbuhan laba, (4) permodalan tidak berpengaruh signifikan terhadap pertumbuhan laba, (5) inflasi tidak berpengaruh signifikan terhadap pertumbuhan laba, (6) Ukuran perusahaan tidak memoderasi signifikan risiko likuiditas terhadap pertumbuhan laba, (7) Ukuran perusahaan tidak memoderasi efisiensi manajemen terhadap pertumbuhan laba, (8) Ukuran perusahaan tidak memoderasi profitabilitas terhadap pertumbuhan laba, (9) ukuran perusahaan tidak memoderasi permodalan terhadap pertumbuhan laba, dan (10) ukuran perusahaan tidak memoderasi inflasi terhadap pertumbuhan laba.

ABSTRACT

This thesis, titled “The Influence of RGEC and Inflation on Profit Growth with Firm Size as a Moderating Variable (A Study on Sharia Rural Banks in East Java)”, was written by Alfirsyah Sukmawardaya (Student ID: 1880508230002), under the supervision of Prof. Dr. H. Dede Nurohman, M.Ag and Dr. Binti Nur Asiyah, M.Si.

Keywords: RGEC, inflation, firm size, profit growth, Sharia Rural Bank.

This research is driven by the expectation of profit growth from both investors and the companies themselves. However, profit generation cannot always be guaranteed, as it is influenced by various internal and external factors. The independent variables are constructed based on the RGEC (Risk Profile, Good Corporate Governance, Earnings, Capital) approach, which includes liquidity risk (risk profile), management efficiency (good corporate governance), profitability (earnings), and capital, along with a macroeconomic factor namely inflation that may affect profit growth. Firm size is included as the moderating variable. The objectives of this study are to examine: (1) the effect of liquidity risk on profit growth, (2) the effect of management efficiency on profit growth, (3) the effect of profitability on profit growth, (4) the effect of capital on profit growth, (5) the effect of inflation on profit growth, (6) the effect of liquidity risk on profit growth with firm size as a moderating variable, (7) the effect of management efficiency on profit growth with firm size as a moderating variable, (8) the effect of profitability on profit growth with firm size as a moderating variable, (9) the effect of capital on profit growth with firm size as a moderating variable, and (10) the effect of inflation on profit growth with firm size as a moderating variable.

This research employs a quantitative associative approach using purposive sampling, based on specific criteria established to represent the population. The study sample consists of 76 data points taken from the financial reports of Sharia Rural Banks (BPR Syariah) in East Java, published on the OJK (Financial Services Authority) website for the period 2020–2023. Data analysis was conducted using EViews 12 for Windows with various statistical tests.

The results of the study indicate that: (1) liquidity risk has a positive and significant partial effect on profit growth, (2) management efficiency has a positive and significant partial effect on profit growth, (3) profitability has a positive and significant partial effect on profit growth, (4) capital does not have a significant effect on profit growth, and (5) inflation does not have a significant effect on profit growth. Furthermore, (6) firm size does not significantly moderate the relationship between liquidity risk and profit growth, (7) firm size does not significantly moderate the relationship between management efficiency and profit growth, (8) firm size does not significantly moderate the relationship between profitability and profit growth, (9) firm size does not significantly moderate the relationship between capital and profit growth, and (10) firm size does not significantly moderate the relationship between inflation and profit growth.