ABSTRAK

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Program Studi : Akuntansi
Judul : Pengaruh *Outstanding Loan, Non-Performing Loan*, dan *Loan Growth* terhadap Profitabilitas pada Industri *Fintech Peer-to-Peer Lending* di Indonesia Periode 2022–2024

Penelitian ini dilakukan di Indonesia dan bertujuan untuk menganalisis pengaruh *Outstanding Loan, Non-Performing Loan,* dan *Loan Growth* terhadap profitabilitas pada industri *Fintech Peer-to-Peer* (P2P) Lending. Data yang digunakan dalam penelitian ini adalah data *time series* sebanyak 36 data agregat bulanan dengan periode Januari 2022–Desember 2024, yang bersumber dari Laporan Statistik *Fintech Lending* yang dipublikasikan oleh Otoritas Jasa Keuangan (OJK). Metode analisis yang digunakan adalah *Autoregressive Distributed Lag* (ARDL). Hasil penelitian menunjukkan bahwa dalam jangka pendek variabel *Outstanding Loan* pada periode berjalan, lag ke-1, dan lag ke-2 berpengaruh negatif namun tidak signifikan terhadap profitabilitas, sedangkan pada lag ke-3 berpengaruh negatif dan signifikan terhadap profitabilitas. Variabel *Non-Performing Loan* dalam jangka pendek pada periode berjalan, lag ke-1, lag ke-2, dan lag ke-3 tidak berpengaruh signifikan terhadap profitabilitas. Variabel *Loan Growth* dalam jangka pendek pada periode berjalan, lag ke-1, lag ke-2, dan lag ke-3 juga tidak berpengaruh signifikan terhadap profitabilitas. Dalam jangka panjang, variabel *Outstanding Loan* berpengaruh negatif dan signifikan terhadap profitabilitas, variabel *Non-Performing Loan* berpengaruh negatif dan signifikan terhadap profitabilitas, sedangkan variabel *Loan Growth* berpengaruh positif dan signifikan terhadap profitabilitas. Industri *Fintech Peer-to-Peer Lending* di Indonesia diharapkan dapat mengoptimalkan pengelolaan *Outstanding Loan* melalui peningkatan kualitas penyaluran pembiayaan, menjaga tingkat *Non-Performing Loan* agar tetap rendah melalui penguatan manajemen risiko kredit, serta mendorong *Loan Growth* secara sehat dan berkelanjutan agar mampu meningkatkan profitabilitas perusahaan.

Kata Kunci: *Outstanding Loan, Non-Performing Loan, Loan Growth,* Profitabilitas, *Autoregressive Distributed Lag* (ARDL), *Fintech Peer-to-Peer Lending.*

ABSTRACT

Name : Aulia Santika
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Title : *The Effect of Outstanding Loans, Non-Performing Loans, and Loan Growth on Profitability in the Fintech Peer-to-Peer Lending Industry in Indonesia for the Period 2022–2024.*

This study was conducted in Indonesia and aims to analyze the effect of Outstanding Loans, Non-Performing Loans, and Loan Growth on profitability in the Fintech Peer-to-Peer (P2P) Lending industry. The data used in this study is 36 monthly aggregate time series data for the period January 2022–December 2024, sourced from the Fintech Lending Statistics Report published by the Financial Services Authority (OJK). The analysis method used is Autoregressive Distributed Lag (ARDL). The results show that in the short term, the Outstanding Loan variable in the current period, lag 1, and lag 2 has a negative but insignificant effect on profitability, while in lag 3 it has a negative and significant effect on profitability. The Non-Performing Loan variable in the short term in the current period, lag 1, lag 2, and lag 3 does not have a significant effect on profitability. The Loan Growth variable in the short term in the current period, lag 1, lag 2, and lag 3 also does not have a significant effect on profitability. In the long term, the Outstanding Loan variable has a negative and significant effect on profitability, the Non-Performing Loan variable has a negative and significant effect on profitability, while the Loan Growth variable has a positive and significant effect on profitability. The Fintech Peer-to-Peer Lending industry in Indonesia is expected to optimize the management of Outstanding Loans by improving the quality of financing distribution, maintaining a low level of Non-Performing Loans through strengthening credit risk management, and encouraging healthy and sustainable Loan Growth to be able to increase company profitability.

Keywords: *Outstanding Loan, Non-Performing Loan, Loan Growth, Profitability, Autoregressive Distributed Lag (ARDL), Fintech Peer-to-Peer Lending.*