# ABSTRAK

Penelitian ini bertujuan untuk memberikan bukti empiris mengenai pengaruh *growth opportunity, intellectual capital,* dan *credit risk* terhadap *cash holding*. Penelitian ini menggunakan metode kuantitatif dengan data sekunder yang diperoleh dari laporan keuangan perusahaan sub sektor perbankan non syariah yang terdaftar di Bursa Efek Indonesia pada tahun 2019-2023. Sampel dipilih berdasarkan teknik *purposive sampling* dengan total observasi sebanyak 200 dari 215 perusahaan. Teknik analisis data yang digunakan adalah analisis regresi linear berganda. Hasil analisis data diolah dengan menggunakan software SPSS v25.0. Hasil penelitian menyatakan bahwa *growth opportunity* dan *intellectual capital* berpengaruh terhadap *cash holding*. Sedangkan *credit risk* tidak berpengaruh terhadap *cash holding*.



Kata kunci: *Growth Opportunity*; *Intellectual Capital*; *Credit Risk*; *Cash Holding,* Perbankan

***ABSTRACT***

*This study aims to provide empirical evidence regarding the effect of growth opportunity, intellectual capital, and credit risk on cash holding. This study uses quantitative methods with secondary data obtained from the financial statements of non-sharia banking sub-sector companies listed on the Indonesia Stock Exchange in 2019-2023. The sample was selected based on purposive sampling technique with a total of 200 observations from 215 companies. The data analysis technique used is multiple linear regression analysis. The results of data analysis were processed using SPSS v25.0 software. The results stated that growth opportunity and intellectual capital have an effect on cash holding. While credit risk has no effect on cash holding.*

*Keywords: Growth Opportunity; Intellectual Capital; Credit Risk; Cash Holding; Banking*