

PROFITABILITY ANALYSIS OF CONVENTIONAL COMMERCIAL BANKS BEFORE AND DURING THE COVID-19 PANDEMIC LISTED ON THE INDONESIA STOCK EXCHANGE

By Yufi Indah Hairunnisa

Abstract

This study aims to determine and analyze the profitability of conventional commercial banks before the pandemic and during the Covid-19 pandemic which are listed on the Indonesia Stock Exchange. The population in this study are all conventional commercial banks listed on the Indonesia Stock Exchange (IDX) during the 2019 – 2020 period. The sample selection technique used is saturated sampling and obtained a sample of 40 companies. The data analysis technique used is descriptive analysis using Microsoft Excel 2013 and hypothesis testing in the study using Panel Data Regression Analysis with the program E-views version 9.0. and a significance level of 5%. The results of research before the Covid-19 pandemic showed that (1) Capital Adequacy Ratio (CAR) had no effect on profitability (ROA), (2) Liquidity (LDR) had a positive effect on profitability (ROA), (3) Operational Efficiency (BOPO) had a negative effect on profitability (ROA). Meanwhile, the results of research during the Covid-19 pandemic show that (1) Capital Adequacy Ratio (CAR) has no effect on profitability (ROA), (2) Liquidity (LDR) has no effect on profitability (ROA), (3) Operational Efficiency (BOPO) has a negative effect on profitability (ROA).

Keywords: *Capital Adequacy Ratio, Liquidity, Operational Efficiency, Profitability.*

ANALISIS PROFITABILITAS BANK UMUM KONVENSIONAL SEBELUM DAN SAAT PANDEMI COVID-19 YANG TERDAFTAR DI BURSA EFEK INDONESIA

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Abstrak

Penelitian ini bertujuan untuk mengetahui dan menganalisis profitabilitas bank umum konvensional sebelum pandemi dan saat pandemi Covid-19 yang terdaftar di Bursa Efek Indonesia. Populasi dalam penelitian ini adalah seluruh bank umum konvensional yang terdaftar di Bursa Efek Indonesia (BEI) selama periode 2019-2020. Teknik pemilihan sampel yang digunakan yaitu *sampling* jenuh dan diperoleh sampel sebanyak 40 perusahaan. Teknik analisis data yang digunakan adalah analisis deskriptif menggunakan *Microsoft Excel 2013* dan pengujian hipotesis dalam penelitian ini menggunakan Analisis Regresi Data Panel dengan program *E-views* version 9.0. dan tingkat signifikansi 5%. Hasil penelitian saat sebelum pandemi Covid-19 menunjukkan bahwa (1) Tingkat Kecukupan Modal (CAR) tidak berpengaruh terhadap profitabilitas (ROA), (2) Likuiditas (LDR) berpengaruh positif terhadap profitabilitas (ROA), (3) Efisiensi Operasional (BOPO) berpengaruh negatif terhadap profitabilitas (ROA). Sedangkan untuk hasil penelitian saat pandemi Covid-19 menunjukkan bahwa (1) Tingkat Kecukupan Modal (CAR) tidak berpengaruh terhadap profitabilitas (ROA), (2) Likuiditas (LDR) tidak berpengaruh terhadap profitabilitas (ROA), (3) Efisiensi Operasional (BOPO) berpengaruh negatif terhadap profitabilitas (ROA).

Kata Kunci : Tingkat Kecukupan Modal, Likuiditas, Efisiensi Operasional, Profitabilitas.