

***Analysis of Influencing Factors
Profitability of Conventional Commercial Banks
Post-Pandemic Indonesia***

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ABSTRACT

This research is based on quantitative techniques to provide certainty in assumptions regarding relationships non performing loan, current ratio, and interest rates in influencing fluctuations in the profitability of Indonesian Conventional Commercial Banks after the pandemic. The reference for drawing conclusions is through secondary data from Indonesian Conventional Commercial Banks according to KBMI 1 to KBMI 4 with the criteria that their profitability value has decreased after the pandemic. The appropriate sample is 6 Conventional Commercial Banks including Bank Rakyat Indonesia, Bank Danamon, Bank Raya Indonesia, Bank Permata, Bank Mayapada, and Bank Bumi Arta. Samples were taken according to technique Purposive Sampling 2015-2023. Program in hypothesis testing through E-Views 12 and panel data as regression analysis. The results of partial hypothesis testing include variables nature matrix are different, so they do not affect profitability in certain conditions, namely current ratio. Test results Non Performing Loan and interest rates have a unidirectional or significantly positive influence on profitability. Three independent variables tested simultaneously had a significant influence on the profitability of Indonesian Conventional Commercial Banks after the pandemic.

Keywords: *Profitability, non performing loan, current ratio, and interest rates*

**Analisis Faktor-Faktor Yang Mempengaruhi
Profitabilitas Bank Umum Konvensional
Indonesia Pasca Pandemi**

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ABSTRAK

Penelitian ini didasari teknik kuantitatif dalam memberikan kepastian asumsi terkait hubungan *non performing loan*, *current ratio*, dan suku bunga dalam mempengaruhi fluktuasi profitabilitas Bank Umum Konvensional Indonesia pasca pandemi. Acuan pengambilan kesimpulan melalui data sekunder Bank Umum Konvensional Indonesia sesuai KBMI 1 hingga KBMI 4 dengan kriteria nilai profitabilitasnya mengalami penurunan pasca pandemi. Sampel yang sesuai yakni 6 Bank Umum Konvensional meliputi Bank Rakyat Indonesia, Bank Danamon, Bank Raya Indonesia, Bank Permata, Bank Mayapada, serta Bank Bumi Artha. Sampel diambil sesuai teknik *Purposive Sampling* tahun 2015-2023. Program dalam pengujian hipotesis melalui *E-Views 12* dan data panel sebagai analisis regresinya. Hasil dari pengujian hipotesis secara parsial adanya variabel yang *nature matrix*nya berbeda, sehingga tidak berpengaruh dengan profitabilitas di kondisi tertentu yakni *current ratio*. Hasil uji *Non Performing Loan* dan suku bunga memiliki pengaruh yang searah atau signifikan positif dengan profitabilitas. Tiga variabel independent yang diuji secara simultan memberi pengaruh yang signifikan pada profitabilitas Bank Umum Konvensional Indonesia pasca pandemi.

Kata Kunci : Profitabilitas, *non performing loan*, *current ratio*, dan suku bunga