

ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh efisiensi operasional, risiko kredit, dan risiko likuiditas terhadap profitabilitas perusahaan perbankan di Indonesia: sebelum dan masa pandemi covid-19 dengan variabel kontrol *bank size*. Penelitian ini dilakukan pada Bank Umum Konvensional yang terdaftar di Bursa Efek Indonesia periode 2016 sampai 2020. Populasi penelitian adalah laporan tahunan bank konvensional di Indonesia sehingga jumlah sampel yang diperoleh sebanyak 26 bank dengan menggunakan metode *purposive sampling*. Metode analisis yang digunakan adalah analisis regresi linear berganda. Hasil penelitian menunjukkan efisiensi operasional berpengaruh positif signifikan terhadap profitabilitas sebelum dan masa pandemi covid-19, risiko kredit tidak berpengaruh terhadap profitabilitas sebelum dan masa pandemi covid-19, risiko likuiditas berpengaruh negatif signifikan terhadap profitabilitas sebelum pandemi covid-19 dan tidak memiliki pengaruh terhadap profitabilitas masa pandemi covid-19, pandemi covid-19 berpengaruh signifikan terhadap profitabilitas serta *bank size* berpengaruh negatif terhadap profitabilitas sebelum pandemi covid-19 dan tidak berpengaruh terhadap profitabilitas saat pandemi covid-19. Hasil implikasi manajerial penelitian ini adalah menjaga rasio bopo, bank harus tetap meningkatkan pemantauan dalam manajemennya dengan cara memperhatikan analisis pemberian kredit dan tidak meningkatkan penyaluran dana demi mendapatkan laba tanpa memperhatikan kualitas kreditnya.

Kata Kunci: Efisiensi, Risiko Kredit, Risiko Likuiditas, Covid-19, Profitabilitas.

ABSTRACT

This study aims to determine the effect of operational efficiency, credit risk, and liquidity risk on profitability of banking companies in Indonesia: before and during pandemic covid-19 using bank size as control variables. The research was conducted at conventional banks listed on the Indonesia Stock Exchange period 2016 to 2020. The study population was a annual report conventional banks in Indonesia so that the number of samples obtained as many as 26 by using a purposive sampling method. The method of analysis used is multiple linear regression analysis. The results showed that the operational efficiency have a positive significant effect on bank profitability before and during pandemic covid-19; credit risk have no effect on bank profitability before and during pandemic covid-19; liquidity risk have a negative significant effect on bank profitability before pandemic covid-19 and have no effect on bank profitability during pandemic covid-19; bank size have a negative significant effect on bank profitability before pandemic covid-19 and have no effect on bank profitability during pandemic covid-19. The result of this managerial implication is that maintaining the bopo ratio, banks must continue to improve monitoring in their management by paying attention to the analysis of lending and not increase the distribution of funds in order to earn profits without regard to credit quality.

Keywords: Efficiency, Credit Risk, Liquidity Risk, Covid-19, Profitability.