

Pengaruh Risiko Kredit, Kecukupan Modal, Risiko Likuiditas Dan Efisiensi Operasional Terhadap Kinerja Keuangan Bank

Jenis Sesi Paper: Full paper

Sparta
Indonesia Banking School
sparta@ibs.ac.id

Tiara Safina Rifkasari
Indonesia Banking School
tiarassarif06@gmail.com

Abstract

This study aims to determine the effect of credit risk, capital adequacy, liquidity risk and operational efficiency on banking financial performance. This study uses conventional commercial banks in Indonesia for the 2016-2020 research period as objects in this research observation. This study used 39 conventional banks as samples and used purposive sampling method. The analysis used in this study applies the method of multiple linear regression analysis with two proxies for measuring financial performance with Return On Assets and Net Interest Margin (NIM). The results of this study indicate that credit risk has no effect on financial performance either by measuring the ROA or NIM ratios, but during the pandemic credit risk has a significant negative effect on financial performance as measured by ROA and has no effect when financial performance is measured using NIM. Capital adequacy has a positive effect if financial performance is measured using the ROA proxy and has no effect if financial performance is measured by NIM, during the covid-19 pandemic capital adequacy has no effect on financial performance as measured by ROA but has a significant negative effect during the pandemic on performance as measured by NIM. Liquidity risk has a positive effect on financial performance as measured by ROA before the pandemic, but has no effect on performance during the pandemic using both ROA and NIM. Operational efficiency has a significant negative effect on financial performance both measured using ROA and NIM both before the covid-19 pandemic and during the covid-19 pandemic, except during the pandemic performance is measured by NIM. Pandemic had no impact on performance with ROA but had a negative impact on performance with NIM. This is the implication of the OJK's pandemic relaxation program for the banking industry and non-bank financial institutions.

Keywords: *Credit Risk, Capital Adequacy, Liquidity Risk, Operational Efficiency, Financial Performance.*