

ABSTRAK

Penelitian ini bertujuan untuk menguji Pengaruh Risiko Kredit, Risiko Likuiditas, Kecukupan Modal, dan Efisiensi Operasional terhadap Kinerja Keuangan Perbankan di Indonesia: sebelum dan saat masa pandemi *covid-19*. Populasi penelitian ini menggunakan Bank Umum Konvensional yang terdaftar di Bursa Efek Indonesia periode 2017-2021. Pemilihan sampel dilakukan menggunakan metode *purposive sampling* dan diperoleh sampel penelitian sebanyak 40 Bank Umum Konvensional. Metode yang digunakan dalam penelitian adalah analisis regresi linear berganda.

Hasil penelitian menunjukkan risiko kredit memiliki pengaruh negatif dan signifikan sebelum dan selama masa pandemic. Risiko likuiditas tidak memiliki pengaruh signifikan terhadap kinerja keuangan bank sebelum masa pandemic. Namun, selama masa pandemic risiko likuiditas memiliki pengaruh positif signifikan. Kecukupan modal memiliki pengaruh positif dan signifikan terhadap kinerja keuangan bank sedangkan efisiensi operasional memiliki pengaruh signifikan negatif sebelum dan selama masa pandemi covid-19. Pengaruh yang diberikan pandemi *covid-19* adalah negatif dan signifikan terhadap kinerja keuangan bank.

Kata Kunci: Risiko Kredit, Risiko Likuiditas, Kecukupan Modal, Efisiensi Operasional, Kinerja Keuangan Bank, Profitabilitas, Pandemi *Covid-19*

ABSTRACT

This study aims to analyze the effects of credit risk, liquidity risk, Capital Adequacy Ratio, and Operational Efficiency on Banking Financial Performance in Indonesia: before and during the Covid-19 pandemic. The population for this study used Conventional Commercial Banks listed on the Indonesia Stock Exchange for the 2017-2021 period. The sample selection was carried out using a purposive sampling method and a sample of 40 conventional commercial banks was obtained. The method used in this study is multiple linear regression analysis.

The results of this study showed that credit risk has a negative and significant effect before and during the Covid-19 pandemic. Liquidity risk does not have a significant effect on a bank's financial performance before pandemic. Meanwhile, during the pandemic liquidity risk has a significant positive effect. Capital adequacy ratio has a positive and significant effect on a bank's financial performance, while operational efficiency has a significant negative effect before and during the Covid-19 pandemic. The effect that given by the Covid-19 pandemic was negative and significant on the bank's financial performance.

Keywords: *Non-Performing Loan, Loan to Deposit Ratio, Capital Adequacy Ratio, Operational Efficiency, Bank Financial Performance, Profitability, Return On Asset, Pandemi Covid-19*