ABSTRAK

Penelitian ini dilakukan untuk mengetahui faktor-faktor yang mempengaruhi kinerja profitabilitas bank pada sebelum dan saat pandemi covid-19. Variabel independen yang digunakan dalam penilitian ini yaitu modal yang diukur dengan *Capital Adequacy Ratio*, likuiditas yang diukur dengan *Loan to Deposit Ratio*, efisiensi yang diukur dengan BOPO, kualitas aset yang diukur dengan *Non-Performing Loan*, dan krisis pandemi covid-19. Sementara variabel dependen yang digunakan yaitu profitabilitas bank yang diukur dengan *Return on Asset* dan *Net Interest Margin*. Penelitian dilakukan menggunakan analisis regresi data panel. Sampel dalam penelitian ini yaitu bank umum di Indonesia pada periode 2016-2020. Hasil dari penelitian ini ditemukan bahwa modal dan efisiensi berpengaruh positif terhadap profitabilitas bank, krisis berpengaruh negatif terhadap profitabilitas bank, sementara likuiditas dan kualitas aset tidak berpengaruh terhadap profitabilitas bank.

Kata Kunci: Kinerja Bank, Profitabilitas, Modal, Likuiditas, Efisiensi, Kualitas Aset, Krisis.

ABSTRACT

This research was conducted to determine the factors that affected bank profitability performance before and during the covid-19 pandemic. The independent variables used in this research are capital measured by the Capital Adequacy Ratio, liquidity measured by the Loan to Deposit Ratio, efficiency measured by BOPO, asset quality measured by Non-Performing Loans, and the covid-19 pandemic crisis. While Dependent variable used is bank profitability measured by Return on Assets and Net Interest Margin. This research uses panel data regression analysis. The sample in this research is commercial banks in Indonesia in the 2016-2020 period. The results of this study found that capital and efficiency had a positive effect on bank profitability, the covid-19 crisis had a negative effect on bank profitability, while liquidity and asset quality had no effect on bank profitability.

Keywords: Bank Performance, Profitability, Capital, Liquidity, Efficiency, Asset Quality, Crisis.