

INTISARI

Pengaruh Diversifikasi Pendapatan Terhadap Profitabilitas dan Risiko Bank : Studi Empiris Bank yang Terdaftar di Bursa Efek Indonesia Periode Pandemi Covid-19

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Pandemi COVID-19 yang terjadi sejak akhir 2019 membawa dampak signifikan terhadap sektor perbankan di Indonesia. Melambatnya aktivitas ekonomi menyebabkan tekanan besar terhadap kinerja bank, terutama dalam penyaluran kredit. Dalam kondisi tersebut, strategi diversifikasi pendapatan, khususnya melalui peningkatan pendapatan non-bunga (Non-Interest Income/NII), menjadi salah satu upaya untuk menjaga profitabilitas dan stabilitas keuangan.

Penelitian ini bertujuan untuk menguji pengaruh diversifikasi pendapatan terhadap profitabilitas, yang diukur dengan *Return on Assets* (ROA) dan *Return on Equity* (ROE), serta terhadap risiko bank, yang diukur melalui *Standard Deviation of ROA* (SDROA) dan *Standard Deviation of ROE* (SDROE). Analisis dilakukan terhadap 44 bank yang terdaftar di Bursa Efek Indonesia selama periode 2018–2023 menggunakan pendekatan data panel.

Hasil penelitian menunjukkan bahwa secara keseluruhan, diversifikasi pendapatan berdampak positif terhadap profitabilitas dan mampu menurunkan risiko, khususnya dalam kondisi ekonomi yang stabil sebelum pandemi. Namun, selama masa pandemi dan setelahnya, pengaruh tersebut menjadi tidak signifikan akibat tingginya ketidakpastian dan perubahan struktur pendapatan. Temuan ini memberikan kontribusi bagi pengembangan literatur akademik dan menawarkan wawasan strategis bagi perbankan dan investor dalam menghadapi dinamika ekonomi yang terus berubah

Kata kunci: Diversifikasi Pendapatan, Risiko, *Non Interest Income*, *Return on Assets*, *Return on Equity*, *Standard Deviation of ROA*, dan *Standard Deviation of ROE*, dan Pandemi COVID 19

ABSTRACT

The Impact of Income Diversification on Bank Profitability and Risk: An Empirical Study of Banks Listed on the Indonesia Stock Exchange During the COVID-19 Pandemic

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The COVID-19 pandemic, which started at the end of 2019, brought a major impact to the banking sector in Indonesia. The decline in economic activity caused pressure on the performance of banks, especially in terms of credit distribution. To face this situation, banks started to apply income diversification strategies, mainly by increasing non-interest income (NII), to maintain their profitability and financial stability.

This study aims to examine the effect of income diversification on bank profitability, which is measured using Return on Assets (ROA) and Return on Equity (ROE), and on bank risk, measured by the Standard Deviation of ROA (SDROA) and the Standard Deviation of ROE (SDROE). The research uses panel data from 44 conventional commercial banks listed on the Indonesia Stock Exchange (IDX) between 2018 and 2023.

Findings reveal that income diversification positively and significantly influences bank profitability and reduces risk, especially in pre-pandemic conditions when the economy was relatively stable. However, the effect becomes statistically insignificant during and after the pandemic, mainly due to economic uncertainty and shifts in income structure. This study provides new insights into how income diversification can support bank performance and help banks and investors better understand financial strategies during unstable times.

Keyword: Income Diversification, Profitability, Risk, Non Interest Income, Return on Assets, Return on Equity, Standard Deviation of ROA, Standard Deviation of ROE, and Pandemi COVID 19