

INTISARI

Tahun 2020, dunia dihebohkan dengan adanya penyebaran virus covid-19. Untuk mencegah penyebaran virus pemerintah melakukan kebijakan pembatasan aktivitas pada saat pandemi. Akibat dari pandemi banyak mengubah tantannya kehidupan hingga jalannya perkenomian. Hampir seluruh industri pasti terdampak akibat dari pandemi ini. Kini pemerintah fokus pada penanganan Pandemi Covid-19, program Pemulihan Ekonomi Nasional, dan stabilitas sosial. Sejalan dengan misi pemerintah, penelitian ini bertujuan untuk menganalisis dan mengevaluasi kinerja keuangan pada PT Pegadaian (Persero) Kanwil IV Balikpapan pada tahun 2019 dan 2020 untuk mendeteksi penurunan kinerja perusahaan paska Pandemi Covid-19. Penelitian ini menggunakan laporan keuangan PT Pegadaian Kanwil IV Balikpapan periode 12 bulan sebelum Pandemi Covid-19 dan 12 bulan setelah Pandemi Covid-19. Laporan keuangan tersebut kemudian diolah menggunakan rasio-rasio kinerja keuangan yaitu, *current ratio*, *quick ratio*, *debt ratio*, *gross profit margin*, *net profit margin*, dan *return on assets*. Metode yang digunakan dalam penelitian ini adalah metode kuantitatif menggunakan uji statistik T-Test dengan membandingkan mean rasio kinerja keuangan sebelum Pandemi Covid-19 dan setelah Pandemi Covid-19. Teknik pengumpulan data dilakukan secara studi dokumen secara langsung. Berdasarkan pada hasil analisis dan pembahasan terkait kinerja keuangan PT Pegadaian (Persero) Kantor Wilayah IV Balikpapan tidak ada perbedaan antara sebelum dan setelah pandemi Covid-19 bahkan cenderung mengalami peningkatan.

Kata Kunci: Pandemi Covid-19, Kinerja Keuangan, PT Pegadaian

ABSTRACT

In 2020, the world is horrified by the spread of the covid-19 virus. To prevent the spread of the virus, the government has a policy of restricting activity at the time of the pandemic. The aftermath of the pandemic changed many lives in the course of the economy. Almost all industries must be affected as a result of this pandemic. Now the government is focused on handling the Covid-19 Pandemic, the National Economic Recovery program, and social stability. In line with the government's mission, this study aims to analyze and evaluate the financial performance of PT Pegadaian (Persero) Kanwil IV Balikpapan in 2019 and 2020 to detect a decrease in the company's performance after the Covid-19 Pandemic. This study uses the financial statements of PT Pegadaian Kanwil IV Balikpapan for the period 12 months before the Covid-19 Pandemic and 12 months after the Covid-19 Pandemic. The financial statements are then processed using financial performance ratios, namely, current ratio, quick ratio, debt ratio, gross profit margin, net profit margin, and return on assets. The method used in this study is a quantitative method using the T-Test statistical test by comparing the mean of financial performance ratio before the Covid-19 Pandemic and after the Covid-19 Pandemic. Data collection techniques are conducted by direct document study. Based on the results of analysis and discussion related to the financial performance of PT Pegadaian (Persero) Regional Office IV Balikpapan there is no difference between before and after the Covid-19 Pandemic even tends to experience a increase.

Keywords: Covid-19 Pandemic, Financial Performance, PT Pegadaian