

ABSTRAK

FAKTOR-FAKTOR YANG MEMPENGARUHI KINERJA KEUANGAN BANK UMUM DI INDONESIA PADA SAAT TERJADINYA COVID-19

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Selama Pandemi Covid 19 ini perusahaan perbankan menghadapi kemungkinan risiko kredit cukup tinggi seperti risiko *Non Performing Loan* (NPL) tinggi diakibatkan nasabah tidak mampu mengembalikan pinjaman tersebut sesuai dengan perjanjian. Bertujuan menguji Faktor-faktor yang Mempengaruhi Kinerja Keuangan Bank Umum Saat Terjadi Covid-19. Penelitian deskriptif melalui pendekatan kuantitatif. Populasi dalam penelitian ini adalah 40 Perbankan yang Terdaftar di Bursa Efek Indonesia Periode 2020-2022. Sampel sebanyak 23 bank dengan jumlah sampelnya 69 data. Analisis regresi linier berganda yang digunakan dalam penelitian ini. Hasil penelitian ialah *Ukuran Komite*, *Independensi Komite Audit* dan *Kualitas Audit* tidak berpengaruh signifikan terhadap *Manajemen Laba* (Study Empiris pada perusahaan manufaktur yang terdaftar di BEI periode 2018 – 2020). *Capital Adequacy Ratio* tidak berpengaruh Terhadap Kinerja Keuangan Bank Umum Saat Terjadi Covid-19. *Non Performing Loan* berpengaruh Terhadap Kinerja Keuangan Bank Umum Saat Terjadi Covid-19. *Biaya Operasional Pendapatan Operasional* berpengaruh Terhadap Kinerja Keuangan Bank Umum Saat Terjadi Covid-19. *Loan to Deposit Ratio* tidak berpengaruh Terhadap Kinerja Keuangan Bank Umum Saat Terjadi Covid-19. *Capital Adequacy Ratio*, *Non Performing Loan*, *Biaya Operasional Pendapatan Operasional* dan *Loan to Deposit Ratio* berpengaruh Terhadap Kinerja Keuangan Bank Umum Saat Terjadi Covid-19.

Kata Kunci : *Capital Adequacy Ratio*, *Non Performing Loan*, *Biaya Operasional Pendapatan Operasional*, *Loan to Deposit Ratio* dan *Kinerja Keuangan*

During the Covid 19 Pandemic, banking companies faced the possibility of quite high credit risks, such as high Non-Performing Loan (NPL) risks due to customers being unable to repay the loan according to the agreement. Aims to examine the factors that influence the financial performance of commercial banks when Covid-19 occurs. Descriptive research using a quantitative approach. The population in this research is 40 banks listed on the Indonesian Stock Exchange for the 2020-2022 period. The sample was 23 banks with a total sample of 69 data. Multiple linear regression analysis was used in this research. The results of the research are that committee size, audit committee independence and audit quality do not have a significant effect on earnings management (empirical study on manufacturing companies listed on the IDX for the 2018 - 2020 period). Capital Adequacy Ratio has no effect on the financial performance of commercial banks when Covid-19 occurs. Non-Performing Loans Affect the Financial Performance of Commercial Banks When Covid-19 Occurs. Operational Costs Operational Income influences the Financial Performance of Commercial Banks When Covid-19 Occurs. Loan to Deposit Ratio has no effect on the financial performance of commercial banks during Covid-19. Capital Adequacy Ratio, Non-Performing Loans, Operational Costs Operational Income and Loan to Deposit Ratio influence the financial performance of commercial banks during Covid-19.

Keywords : Capital Adequacy Ratio, Non Performing Loans, Operational Costs Operational Income, Loan to Deposit Ratio and Financial Performance