

ABSTRAK

Penelitian ini merupakan penelitian kuantitatif untuk mengetahui perbedaan *risk profile*, *capital*, *earnings*, dan nilai perusahaan perbankan sebelum dan pada saat pandemi *covid-19*. Sumber data adalah data sekunder yang berasal dari laporan tahunan perusahaan perbankan yang diunduh melalui *website* Bursa Efek Indonesia dan *website* resmi perusahaan perbankan yang bersangkutan. Populasi penelitian ini adalah seluruh perusahaan perbankan yang terdaftar di Bursa Efek Indonesia dari tahun 2018 hingga 2021, dengan menggunakan teknik *purposive sampling* diperoleh sampel sebanyak 33 (tiga puluh tiga) perusahaan perbankan. Semua data yang diperoleh dianalisis menggunakan aplikasi IBM SPSS Statistic 25 for Windows.

Hasil penelitian menunjukkan bahwa : (1) Terdapat perbedaan *Risk Profile* yang diprosikan menggunakan rasio LDR sebelum dan pada saat pandemi *covid-19*, sedangkan NPL tidak terdapat perbedaan sebelum dan pada saat pandemi *covid-19*, (2) Terdapat perbedaan *Capital* yang diukur menggunakan rasio CAR sebelum dan pada saat pandemi *covid-19*, (3) Terdapat perbedaan *Earnings* yang diukur menggunakan rasio ROA sedangkan jika menggunakan rasio BOPO tidak terdapat perbedaan sebelum dan pada saat pandemi *covid-19*, (4) Tidak terdapat perbedaan nilai perusahaan yang diukur dengan PBV sebelum dan pada saat pandemi *covid-19*, (5) Terdapat perbedaan pada *risk profile*, *capital*, *earnings*, dan nilai perusahaan perbankan secara simultan antara sebelum dan pada saat pandemi *covid-19*.

Implikasi dari penelitian ini yaitu dapat memberikan pemahaman, wawasan dan pengembangan ilmu pengetahuan mengenai perbedaan *risk profile*, *capital*, *earnings* dan nilai perusahaan perbankan sebelum dan pada saat pandemi *covid-19*. *Risk profile* yang diukur menggunakan LDR mengalami perbedaan berupa penurunan, sedangkan NPL mengalami kenaikan dan menandakan tidak baik. Terjadinya pandemi membuat perbedaan pada *capital* karena mengalami kenaikan hal ini menunjukkan capital tetap baik. *Earnings* yang diukur dengan ROA mengalami penurunan dan BOPO mengalami peningkatan atau memburuk saat pandemi. Sedangkan nilai perusahaan tidak mengalami perbedaan. Dari hasil tersebut diharapkan perusahaan dan *stakeholder* lainnya dapat mengambil keputusan yang sesuai karena terjadinya pandemi *covid-19* adalah sesuatu yang tidak terduga yang merupakan salah satu ancaman yang berasal dari luar kendali perusahaan atau eksternal.

Kata kunci : *Risk Profile*, *Capital*, *Earnings*, Nilai Perusahaan, Pandemi *Covid-19*.

ABSTRACT

This research is a quantitative study to determine differences in risk profile, capital, earnings, and the value of banking companies before and during the covid-19 pandemic. Source of data in the form of secondary data derived from the annual reports of banking companies which are downloaded through the Indonesia Stock Exchange website and the official websites of the banking companies concerned. The population of this research is all banking companies listed on the Indonesia Stock Exchange from 2018-2021, using a purposive sampling technique, sample of 33 (thirty three) banking companies are obtained. All data obtained were analyzed using the IBM SPSS Statistic 25 application for Windows.

The results of the study show : (1) There are differences in the Risk Profile proxied using the LDR ratio before and during the covid-19 pandemic, while the NPL has no difference before and during the covid-19 pandemic, (2) There is a difference in Capital as measured using the CAR ratio before and during the covid-19 pandemic, (3) There are difference in Earnings as measured using the ROA ratio, if using the BOPO ratio there is no difference before and during the covid-19 pandemic, (4) There is no difference in the value of the company as measured by PBV before and during the covid-19 pandemic. (5) There are differences in the risk profile, capital, earnings, and value of banking companies simultaneously between before and during the covid-19 pandemic.

The implication of this research is can provide understanding, insight and development of knowledge regarding differences in the risk profile of capital, earnings and the value of banking companies before and during the pandemic covid-19. The risk profile measured using the LDR has a difference in the form of a decrease, while the NPL has increased and indicates that it is not good. The occurrence of a pandemic makes a difference to capital because it has increased, this shows that capital remains good. Earnings as measured by ROA have decreased and BOPO has increased or worsened during the pandemic. While the value of the company did not have a difference. From these results, it is expected that the company and other stakeholders can take the appropriate decision due to the covid-19 pandemic is something unexpected which is one of the threats that comes from outside the company's control or external.

Keywords, Risk Profile, Capital, Earnings, Company Value, Pandemic Covid 19.