

ANALISIS PENGUKURAN KINERJA KEUANGAN PERBANKAN PADA MASA SEBELUM DAN SAAT PANDEMI COVID-19

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ABSTRAK

Penelitian ini bertujuan untuk mengukur kinerja keuangan perbankan go public dengan metode *Risk Profile Good Corporate Governance Earnings Capital* (RGEC) sebelum dan saat pandemi Covid-19. Rancangan penelitian yang digunakan adalah Penelitian komparatif dengan membandingkan kinerja keuangan sebelum dan saat pandemi. Teknik penentuan sampel menggunakan purposive sampling sebanyak 14 perusahaan. Hasil penelitian ini menunjukkan kondisi bank go public sebelum pandemi Covid-19 mencerminkan kondisi yang sehat. Sedangkan kondisi bank go public saat pandemi Covid-19 secara umum konsisten dengan kondisi yang sehat sehingga dinilai sangat mampu dalam menghadapi pengaruh negatif yang signifikan dari perubahan kondisi ekonomi, bisnis dan faktor eksternal lainnya yang tercermin dari faktor-faktor penilaian yang meliputi *risk profile*, penerapan GCG, *earnings*, dan yang secara umum dinilai sangat baik.

Kata Kunci : *Capital, Earning, Good Corporate Governance*, Kinerja Keuangan

Abstrak

This study aims to measure the financial performance of go public banks using the Risk Profile Good Corporate Governance Earnings Capital (RGEC) method before and during the Covid-19 pandemic. The research design used is a comparative study by comparing financial performance before and during the pandemic. The sampling technique used purposive sampling as many as 14 companies. The results of this study indicate that the condition of banks going public before the Covid-19 pandemic reflected a healthy condition. Meanwhile, the condition of going public banks during the Covid-19 pandemic was generally consistent with healthy conditions so that they were considered very capable of dealing with significant negative influences from changes in economic conditions, business and other external factors as reflected in assessment factors which included risk profile, implementation of GCG, earnings, and generally considered very good.

Keywords: Capital, Earning, Good Corporate Governance, Financial Performance