

ABSTRAK

Tujuan dari penelitian ini adalah untuk mengetahui prediksi profitabilitas pada bank umum konvensional pada masa pandemi Covid-19, dengan mengukur Return On Assets (ROA), Non Performing Loan (NPL), dan Biaya Operasional dan Pendapatan Operasional (BOPO). Penelitian ini menggunakan penelitian deskriptif dengan pendekatan kuantitatif. Data dikumpulkan menggunakan metode dokumentasi. Jenis data yang digunakan dalam penelitian ini adalah jenis data time series yang diperoleh langsung dari laporan kinerja perusahaan perbankan yang sudah di audit dan diterbitkan di Otoritas Jasa Keuangan (OJK) periode 2020-2021. Hasil penelitian menunjukkan bahwa di masa pandemi Covid-19 prediksi profitabilitas yang diukur menggunakan rasio Return On Assets (ROA), mengalami peningkatan. Sedangkan prediksi profitabilitas rasio Non Performing Loan (NPL), dan Biaya Operasional dan Pendapatan Operasional (BOPO) mengalami penurunan.

Kata Kunci: Prediksi profitabilitas, bank umum konvensional, pandemi

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The purpose of this research is to know the prediction profitability on commercial banks in the conventional panemi covid-19, by measuring Return On Assets (ROA), Non Performing Loan (NPL) , and Load Oprasional And Income Oprasional (BOPO).This study used research with a quantitative approach. descriptiveData was gathered using a method of. documentationTypes of data used in this research is kind of data time series obtained indirectly from the report the performance of banking concerns have been in an audit and published in the Financial Services Authority (OJK) period 2020-2021. The research results show that the pandemic profitability in the covid-19 measured use the ratio Return On Assets (ROA), Non Performing Loan (NPL) , and Load Oprasional And Income Oprasional (BOPO) decreased.

Keywords: Predictions profitability,conventional public banks, pandemic