

ABSTRAK

Emir Fauzi (01619200091)

DAMPAK COVID-19 TERHADAP PROFITABILITAS BANK PUBLIC LISTED DI INDONESIA DAN VIETNAM

Penelitian ini bertujuan untuk menganalisa dampak pandemi Covid-19 terhadap profitabilitas bank publik di Indonesia dan Vietnam. Sample yang digunakan terdiri 41 bank yang terdaftar di bursa efek di Indonesia dan 13 bank di Vietnam dalam periode 1 Januari 2019 hingga 31 Desember 2021. Profitabilitas bank direpresentasikan dengan tingkat *Return On Asset* (ROA), *Return On Equity* (ROE) dan *Net Interest Margin* (NIM). Penelitian ini menggunakan metode data panel regresi dengan *Return On Asset* (ROA), *Return On Equity* (ROE) dan *Net Interest Margin* (NIM) variabel dependen. Adapun variabel independen adalah kasus baru Covid-19 perbulan; variabel bebas dari bank yaitu *asset size*, *deposits* dan *leverage*; dan variabel bebas dari makroekonomi adalah suku bunga dan *Gross Domestic Product* (GDP). Hasil penelitian menunjukkan bahwa dampak Covid-19 memberikan dampak negatif dan tidak signifikan terhadap profitabilitas pada bank di Indonesia dan Covid-19 berpengaruh negatif dan signifikan terhadap profitabilitas pada bank di Vietnam.

Kata Kunci: Profitabilitas, Covid-19, Bank, ROA, ROE, NIM

ABSTRACT

Emir Fauzi (01619200091)

IMPACT OF COVID-19 ON PROFITABILITY OF PUBLICLY LISTED BANKS IN INDONESIA AND VIETNAM

This study intends to investigate the influence of the Covid-19 pandemic on the profitability of public banks in Indonesia and Vietnam. The sample used comprises of 41 banks listed on the stock exchange in Indonesia and 13 banks in Vietnam in the period January 1, 2019 to December 31, 2021. Bank profitability is measured by the level of Return On Assets (ROA), Return On Equity (ROE) and Net Interest Margin (NIM). This study employs panel data regression approach using Return On Assets (ROA), Return On Equity (ROE) and Net Interest Margin (NIM) as dependent variables. The independent variables are new cases of Covid-19 each month; independent variables from the bank, namely asset size, deposits and leverage; and independent variables from macroeconomics include interest rates and Gross Domestic Product (GDP). The results show that the impact of Covid-19 has a negative and insignificant impact on the profitability of banks in Indonesia and Covid-19 has a negative and significant impact on the profitability of banks in Vietnam.

Keywords: Profitability, Covid-19, Bank, ROA, ROE, NIM,

