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PENGARUH KINERJA KEUANGAN TERHADAP PERTUMBUHAN LABA PERBANKAN YANG TERDAFTAR DI BEI



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Verawati

Universitas Tarumanagara

Yustina Peniyanti Jap

Universitas Tarumanagara

Abstract

The condition of the Covid-19 pandemic in the past two years has made several banks in Indonesia such as state-owned banks experience a decline in net profit growth generated in those two years. This is due to the swelling provision costs due to the Bank's efforts to anticipate the emergence of customer bad loans due to pandemic pressure. Such condition of the Bank will later hamper the economic growth that has been announced by the government. However, in the third year (2022) Indonesian banks slowly tried to increase their net profit in many ways, namely increasing their financial performance, and this result was shown by the Bank being able to reap its interim net profit which increased from the end of 2021. Financial performance is often associated with profit growth, among others Supriyanto's research has proven that financial performance has a positive effect on profit growth. Indonesian banks to measure their financial performance using financial ratios, namely liquidity, leverage, profitability, and activity. The purpose of this study is to provide empirical evidence on how financial performance affects the profit growth of public sector banks. This research has a population of the banking industry listed on the Indonesia Stock Exchange for the period 2018-2021. The research method uses quantitative data from the 2018-2021 annual report with purposive sampling technique with the following criteria: (1) Listed on the Indonesia Stock Exchange (IDX) continuously during the research period (2) Rupiah currency, (3) not conducting an IPO during the research period, (4) not delisting from the IDX during the research period. In conclusion, the research sample is 33 banks with 132 observational data that need to be processed in this study. This research proves that financial performance as measured by two proxies, namely CFROA is proven to have no effect on profit growth and ROE is proven to affect banking profit growth. This research is expected to contribute to the existence of a new proxy measurement of banking financial performance which has not been studied before and also for banks it should not only focus on maintaining financial ratios according to regulations such as Net Profit Margin, operating costs and operating income, non-performing loans due to growth Profit as one of the factors that increase credibility also needs to be considered to maintain banking viability and customer/investor trust.

Kondisi pandemi Covid-19 dua tahun kebelakang telah membuat beberapa perbankan di Indonesia seperti Bank BUMN mengalami anjloknya pertumbuhan laba bersih yang dihasilkan di dua tahun tersebut. Hal tersebut dikarenakan biaya provisi yang membengkak dikarenakan adanya usaha Bank mengantisipasi munculnya kredit macet nasabah karena tekanan pandemi. Kondisi Bank seperti itu nantinya akan menghambat pertumbuhan ekonomi yang telah dicanangkan oleh pemerintah. Akan tetapi di tahun ketiga perbankan Indonesia perlahan berupaya meningkatkan laba bersihnya dengan banyak cara yaitu menambah kinerja keuangan mereka, dan hasil tersebut ditunjukkan oleh Bank dapat menghasilkan laba bersih interim yang mengalami kenaikan dari akhir tahun 2021. Kinerja keuangan sering dihubungkan dengan pertumbuhan laba antara lain dalam penelitian Supriyanto telah membuktikan bahwa kinerja keuangan berdampak positif terhadap pertumbuhan laba. Perbankan Indonesia untuk mengukur kinerja keuangannya menggunakan rasio keuangan yaitu likuiditas, *leverage*, profitabilitas, dan aktivitas. Riset ini bertujuan memberikan bukti empiris tentang bagaimana kinerja keuangan mempengaruhi pertumbuhan laba bank sektor publik. Riset ini memiliki populasi industri perbankan yang terdaftar di Bursa Efek Indonesia periode 2018-2021. Adapun metode riset menggunakan kuantitatif menggunakan data *annual report* periode 2018-2021 dengan teknik *purposive sampling* dengan kriteria: (1) Terdaftar di Bursa Efek Indonesia (BEI) terus menerus selama periode riset (2) Mata Uang Rupiah, (3) tidak melakukan IPO selama periode riset, (4) tidak melakukan *delisting* dari BEI selama periode riset. Kesimpulannya sampel risetnya sebanyak 33 perbankan dengan 132 data pengamatan yang perlu diproses dalam penelitian ini.

Riset ini membuktikan bahwa kinerja keuangan yang diukur dengan dua proksi yaitu CFROA terbukti tidak berpengaruh terhadap pertumbuhan laba dan ROE terbukti mempengaruhi pertumbuhan laba perbankan. Riset ini diharapkan dapat memberikan kontribusi adanya proksi pengukuran baru kinerja keuangan perbankan yang mana belum diteliti sebelumnya dan juga bagi perbankan hendaknya tidak hanya berfokus menjaga rasio-rasio keuangan sesuai regulasi saja seperti *Net Profit Margin*, biaya operasional dan pendapatan operasional, *non performing loan* karena pertumbuhan laba sebagai salah satu faktor yang meningkatkan kredibilitas juga perlu diperhatikan untuk menjaga kelangsungan hidup perbankan dan kepercayaan nasabah/investor.

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Lembaga Penelitian dan Pengabdian kepada Masyarakat

Universitas Tarumanagara

Kampus 1 Jl. Letjen S. Parman No.1

Jakarta 11440

021-5671747 Ext. 215

senapenmas@untar.ac.id

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