

Analisis Pengaruh Faktor Spesifik-Bank terhadap Kinerja Industri Perbankan di Indonesia saat Pandemi COVID-19: Studi pada Bank Konvensional dan Bank Syariah = The Effect of Bank-Specific Factors on Performance of Banking Industry in Indonesia During COVID-19 Pandemic: Case Study on Conventional Banks and Islamic Banks.

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Abstrak

Penelitian ini bertujuan untuk melihat pengaruh faktor spesifik-bank terhadap kinerja bank konvensional dan bank syariah di Indonesia pada saat pandemi Covid-19. Metode penelitian yang digunakan adalah regresi panel data dengan model estimasi fixed effect model atau ordinary least square (OLS). Faktor spesifik-bank yang digunakan dalam penelitian adalah diversifikasi pendapatan, kualitas aset, kapitalisasi, dan efisiensi operasional. Hasil penelitian menemukan bahwa faktor spesifik-bank secara signifikan mempengaruhi kinerja sektor perbankan. Diversifikasi pendapatan, kapitalisasi, kualitas aset, dan efisiensi operasional berpengaruh negatif dan signifikan terhadap bank konvensional. Di sisi lain, kualitas aset berpengaruh negatif dan efisiensi operasional berpengaruh positif terhadap kinerja bank syariah. Diversifikasi pendapatan hanya berpengaruh positif dan signifikan terhadap ROE, namun tidak signifikan mempengaruhi ROA. Sementara, kapitalisasi tidak signifikan mempengaruhi kinerja bank syariah.

.....This study aims to examine the influence of bank-specific factors on the performance of conventional banks and Islamic banks in Indonesia during the Covid-19 pandemic. The research method used is panel data regression with a fixed effect model or ordinary least square (OLS) estimation model. The bank-specific factors used in the study are income diversification, asset quality, capitalization, and operational efficiency. The results of the study found that bank-specific factors significantly affect the performance of the banking sector. Income diversification, capitalization, asset quality, and operational efficiency have a negative and significant effect on conventional banks. On the other hand, asset quality has a negative effect and operational efficiency has a positive effect on the performance of Islamic banks. Income diversification only has a positive and significant effect on ROE, but does not significantly affect ROA. Meanwhile, capitalization does not significantly affect the performance of Islamic banks.