

**ANALISIS KINERJA KEUANGAN PADA SEKTOR PERBANKAN
DI BURSA EFEK INDONESIA (BEI) SELAMA PANDEMI COVID-19 SERTA
DAMPAKNYA TERHADAP HARGA SAHAM
PERIODE 2020-2021**

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui perkembangan dan pengaruh kinerja keuangan yang diukur dengan *Non Performing Loan* (NPL), *Return On Asset* (ROA), *Net Profit Margin* (NPM) terhadap harga saham selama pandemi Covid-19 serta dampaknya pada sektor perbankan di Bursa Efek Indonesia (BEI) untuk membantu para investor dalam pengambilan keputusan bagaimana melakukan investasi di pasar modal. Jenis penelitian ini kuantitatif dengan pengambilan data sekunder dari laporan keuangan triwulan dari 2020 sampai 2021. Pengambilan sampel menggunakan metode *purposive sampling* dan sampel dalam penelitian ini sebanyak 10 perusahaan sektor perbankan yang terdaftar di Bursa Efek Indonesia (BEI) pada tahun 2020 hingga 2021. Metode analisis yang digunakan deskriptif verifikatif dengan pendekatan kuantitatif dengan analisis regresi berganda. Hasil dalam uji parsialnya NPL tidak terdapat pengaruh dan signifikan terhadap harga saham, kemudian ROA terdapat pengaruh dan signifikan terhadap harga saham, dan NPM tidak terdapat pengaruh dan signifikan terhadap harga saham. Dari hasil Uji F (Simultan) diperoleh hasil bahwa NPL,ROA,NPM secara simultan memiliki pengaruh terhadap harga saham. Kemudian hasil penelitian ini secara statistika besarnya kontribusi pengaruh NPL,ROA,NPM terhadap harga saham selama pandemi Covid-19 yang terdaftar di Bursa Efek Indonesia (BEI) adalah sebesar 26,6%.

Kata Kunci : *Non Performing Loan* (NPL), *Return On Asset* (ROA), *Net Profit Margin* (NPM), harga saham

**ANALYSIS OF FINANCIAL PERFORMANCE IN THE BANKING SECTOR ON THE
INDONESIAN STOCK EXCHANGE (ISE) DURING THE COVID-19 PANDEMIC AND
ITS IMPACT ON STOCK PRICES FOR THE 2020-2021 PERIOD**

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ABSTRACT

This research aims to determine the development and influence of financial performance as measured by Non-Performing Loans (NPL), Return On Assets (ROA), Net Profit Margin (NPM) on stock prices during the Covid-19 pandemic and its impact on the banking sector on the Indonesia Stock Exchange (BEI) to assist investors in making decisions on how to invest in the capital market. This type of research is quantitative by taking secondary data from quarterly financial reports from 2020 to 2021. Sampling used a purposive sampling method and the samples in this research were 10 banking sector companies listed on the Indonesia Stock Exchange (ISE) in 2020 to 2021. Analysis method used descriptive verification with a quantitative approach with multiple regression analysis. The results in the partial test show that NPL has no significant influence on share prices, then ROA has a significant influence on share prices, and NPM has no significant influence on share prices. From the results of the F Test (Simultaneous), the results show that NPL, ROA, NPM simultaneously have an influence on stock prices. Then the results of this research statistically show that the contribution of NPL, ROA, NPM to stock prices during the Covid-19 pandemic listed on the Indonesia Stock Exchange (BEI) was 26.6%.

Keywords: Non Performing Loan (NPL), Return On Assets (ROA), Net Profit Margin (NPM), share price