

Dampak Diversifikasi Pendapatan terhadap Profitabilitas, Risiko Keuangan, dan Risiko Kredit Bank: Studi pada Bank di ASEAN-5 selama Pandemi COVID-19 = The Effect of Revenue Diversification on Bank Profitability, Financial Risk, and Credit Risk: Study on Banks in ASEAN-5 during the COVID-19 Pandemic

Ferdy Mohammad Iqbal, author

Deskripsi Lengkap: <https://lib.ui.ac.id/detail?id=20519370&lokasi=lokal>

Abstrak

Studi ini bertujuan untuk meneliti pengaruh dari diversifikasi pendapatan yang dilakukan oleh bank terhadap profitabilitas dan risiko bank-bank yang ada di negara ASEAN-5 selama berlangsungnya pandemi covid-19. Sampel terdiri dari 86 bank publik yang tercatat di Bursa Efek Indonesia (BEI), Bursa Efek Singapura (SGX), Bursa Malaysia (MYX), Bursa Saham Filipina (PSE), dan Bursa Efek Thailand (SET). Metode penelitian menggunakan regresi panel dengan metode estimasi fixed-effect model. Penelitian ini menemukan bahwa diversifikasi pendapatan secara positif dan signifikan dalam memengaruhi profitabilitas dan risiko keuangan serta memengaruhi risiko kredit secara negatif signifikan pada bank-bank di ASEAN-5 selama pandemi covid-19..

.....This study aims to examine the effect of income diversification carried out by banks on the profitability and risk of banks in ASEAN-5 countries during the COVID-19 pandemic. The sample consists of 86 public banks listed on the Indonesia Stock Exchange (IDX), Singapore Stock Exchange (SGX), Malaysia Stock Exchange (MYX), Philippines Stock Exchange (PSE), and Thailand Stock Exchange (SET). The research method uses panel regression with the fixed-effect model estimation method. This study finds that there is positive and significant relationship between income diversification influencing bank profitability and financial risk and negative significant effected credit risk in banks in ASEAN-5 during covid-19 pandemic.