

Analisis pengaruh pandemi Covid-19 terhadap kinerja keuangan perusahaan asuransi umum di Indonesia periode waktu 2018-2022 = Analysis of the effect of the Covid-19 pandemic on the financial performance of general insurance companies in Indonesia during the Period of 2018-2022

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Abstrak

Penelitian ini menganalisis pengaruh interaksi kejadian pandemi Covid-19 terhadap kinerja keuangan perusahaan asuransi umum di Indonesia pada periode waktu 2018-2022. Penelitian ini menggunakan metode pendekatan regresi data panel dengan menganalisis 51 perusahaan asuransi umum di Indonesia yang tercatat pada Bursa Efek Indonesia antara tahun 2018-2022 sebagai sampel penelitian. ROA dan YOI merupakan variabel dependen dalam penelitian yang merepresentasikan kinerja keuangan. Variabel independen dalam penelitian ini di antaranya adalah pandemi Covid-19, interaksi antara pandemi Covid-19 dengan ukuran perusahaan, interaksi antara pandemi Covid-19 dengan rasio beban klaim perusahaan, interaksi antara pandemi Covid-19 dengan rasio kecukupan investasi perusahaan, dan interaksi antara pandemi Covid-19 dengan rasio likuiditas perusahaan. Adapun hasil penelitian ini menunjukkan bahwa terdapat pengaruh signifikan negatif antara pandemi Covid-19 terhadap kinerja keuangan perusahaan asuransi umum di Indonesia. Akan tetapi, penelitian ini tidak ditemukan adanya pengaruh signifikan dari variabel interaksi pandemi Covid-19 dan variabel kontrol terhadap kinerja keuangan perusahaan asuransi umum di Indonesia.

.....This study aims to examine the effect of the COVID-19 pandemic on the financial performance of general insurance companies in Indonesia during the period of 2018–2022. This study uses a panel data regression approach by analyzing 51 general insurance companies listed on the Indonesia Stock Exchange between the periods of 2018 and 2022 as research samples. ROA and YOI are the dependent variables that represent financial performance. The independent variables in this study are the COVID-19 pandemic, the interaction between COVID-19 pandemic and company size, the interaction between COVID-19 pandemic and claim expense ratio, the interaction between COVID-19 pandemic and investment adequacy ratio, and the interaction between COVID-19 pandemic and liquidity ratio. The results of this research show that there is a significant negative influence between the COVID-19 pandemic and the general insurance companies' performances in Indonesia. However, the findings also found that there are no significant influences from the interaction between the COVID-19 pandemic and control variables on the financial performance of general insurance companies in Indonesia.