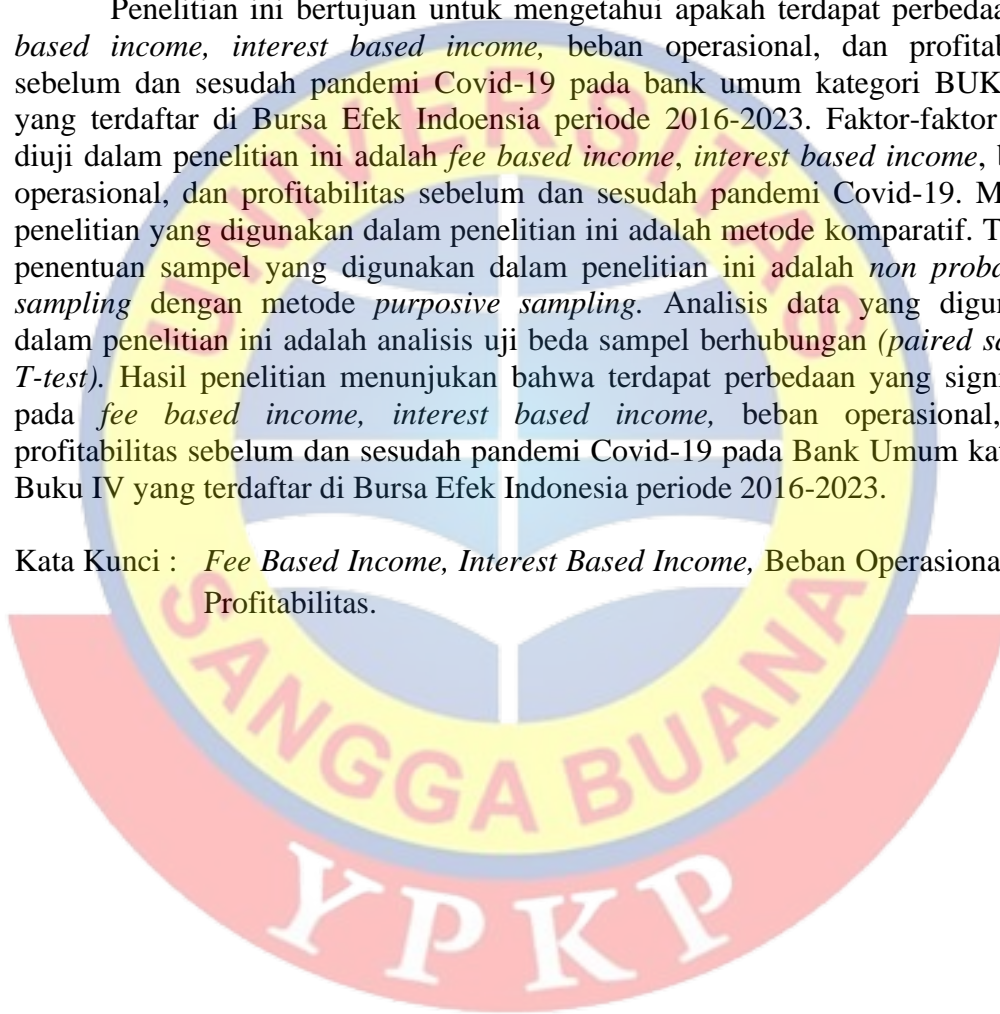


Uji Beda *Fee Based Income*, *Interest Based Income*, Beban Operasional, dan Profitabilitas Sebelum dan Sesudah Pandemi Covid-19 Pada Bank Umum Kategori BUKU IV Yang Terdaftar di Bursa Efek Indonesia Periode 2016-2023

ABSTRAK

Penelitian ini bertujuan untuk mengetahui apakah terdapat perbedaan *fee based income*, *interest based income*, beban operasional, dan profitabilitas sebelum dan sesudah pandemi Covid-19 pada bank umum kategori BUKU IV yang terdaftar di Bursa Efek Indonesia periode 2016-2023. Faktor-faktor yang diuji dalam penelitian ini adalah *fee based income*, *interest based income*, beban operasional, dan profitabilitas sebelum dan sesudah pandemi Covid-19. Metode penelitian yang digunakan dalam penelitian ini adalah metode komparatif. Teknik penentuan sampel yang digunakan dalam penelitian ini adalah *non probability sampling* dengan metode *purposive sampling*. Analisis data yang digunakan dalam penelitian ini adalah analisis uji beda sampel berhubungan (*paired sample T-test*). Hasil penelitian menunjukkan bahwa terdapat perbedaan yang signifikan pada *fee based income*, *interest based income*, beban operasional, dan profitabilitas sebelum dan sesudah pandemi Covid-19 pada Bank Umum kategori Buku IV yang terdaftar di Bursa Efek Indonesia periode 2016-2023.

Kata Kunci : *Fee Based Income*, *Interest Based Income*, Beban Operasional, dan Profitabilitas.



Testing the Differences in Fee Based Income, Interest Based Income, Operational Expenses, and Profitability Before and After the Covid-19 Pandemic in Commercial Banks in the BUKU IV Category Listed on the Indonesian Stock Exchange for the 2016-2023 Period

ABSTRACT

This study seeks to determine whether there are differences in fee based income, interest based income, operational expenses and profitability before and after the Covid-19 pandemic in BUKU IV category commercial banks listed on the Indonesian Stock Exchange for the period of 2016-2023. The factors examined in this research are fee based income, interest based income, operational expenses, and profitability before and after the Covid-19 pandemic. The research method used in this research is a comparative method. The sampling technique employed in this research is non-probability sampling with a purposive sampling method. The data analysis method used in this research is a paired sample T-test. The results of the study indicate that there are significant differences in fee based income, interest based income, operational expenses and profitability before and after the Covid-19 pandemic in BUKU IV category commercial banks listed on the Indonesia Stock Exchange for the period of 2016-2023.

Keywords: Fee Based Income, Interest Based Income, Operational Expenses, and Profitability.

