

ABSTRACT

This research was conducted based on the phenomenon that occurs where there are more and more companies on the Indonesia Stock Exchange that have poor financial performance. The banking sub-sector is the worst sector compared to other sectors. In the banking sector, this is indicated by declining stock returns and declining financial ratios over a period of 4 years. This research method uses descriptive analysis and verification with the aim of knowing and analyzing the conditions of Financial Performance and Stock Returns, and to find out how much influence the Risk Profile, Good Corporate Governance has. Earnings, and Capital on Stock Returns. The sample in this study amounted to 35 banks in a 4 year period. The sampling technique used was purposive sampling, namely sampling based on certain criteria. The type of data used is secondary data obtained from annual financial reports taken from the official website of the Indonesia Stock Exchange (IDX). The data analysis method used is panel data regression analysis, multiple linear regression analysis, hypothesis testing and analysis of the coefficient of determination.

The results of the study show that there is a positive and significant influence between Risk Profile and Good Corporate Governance. Earnings, and Capital on Stock Return before and during the COVID-19 pandemic simultaneously amounted to 68.8% and the remaining 31.2% was influenced by other variables outside the variables studied. Partially, the influence of the Risk Profile is 36.8%, Good Corporate Governance is 2.63%, Earnings is 29.42%, and Capital is 0.023%. The results of the study show that there were no significant differences before and during the COVID-19 pandemic in banking as measured by NPL, GCG, ROA, CAR and also stock returns.

Keywords: Financial Performance, Risk Profile, GCG, Earnings, Capital, Stock Return