

**THE IMPACT OF COVID-19 TOWARDS THE FINANCIAL
PERFORMANCE OF MULTIFINANCE INSTITUTION SUB-SECTOR
LISTED IN INDONESIA STOCK EXCHANGE (IDX)**

Thesis

**To Fulfill the Requirements Achieving the Degree of Bachelor of Management
(S1) in the International Business and Management Program**



Arranged by:

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SID: 17 12 23603**

**FACULTY OF BUSINESS AND ECONOMICS
UNIVERSITAS ATMA JAYA YOGYAKARTA**

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APPROVAL PAGE

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Letter of Statement
No. 927/J/I

Based on the Thesis Defense results that has been held on Thursday,
2 September 2021 with the following examiners:

- | | |
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| 2. Drs. Felix Wisnu Isdaryadi, MBA. | Member |
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AUTHENTICITY ACKNOWLEDGEMENT

I, Angel Lourence Putri Djadmiko, hereby declare that I compiled my undergraduate thesis with the following title:

**THE IMPACT OF COVID-19 TOWARDS THE FINANCIAL
PERFORMANCE OF MULTIFINANCE INSTITUTION SUB SECTOR
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in my own thinking and writing. I fully know and understand that my writing do not contain other's writings, unless those that have been cited and mentioned in the reference with proper procedures for writing a scientific paper.

Yogyakarta, August 15th 2021

Writer,

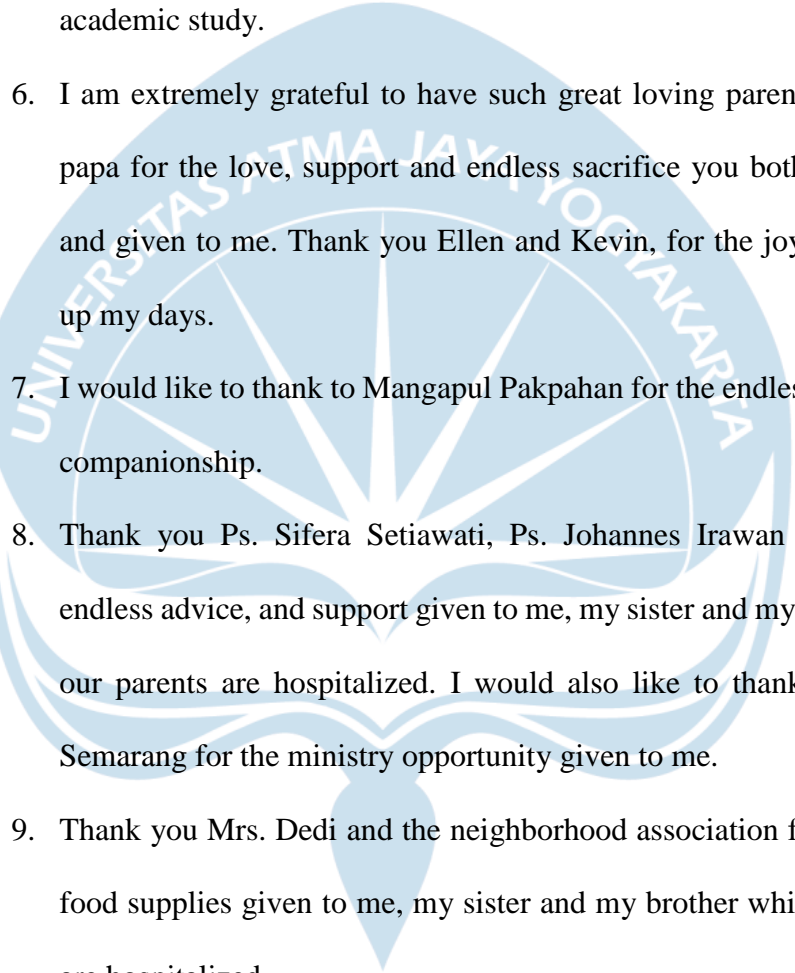


Angel Lourence Putri Djadmiko

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Yogyakarta, August 15th 2021

Writer,



Angel Lourence Putri Djadmiko

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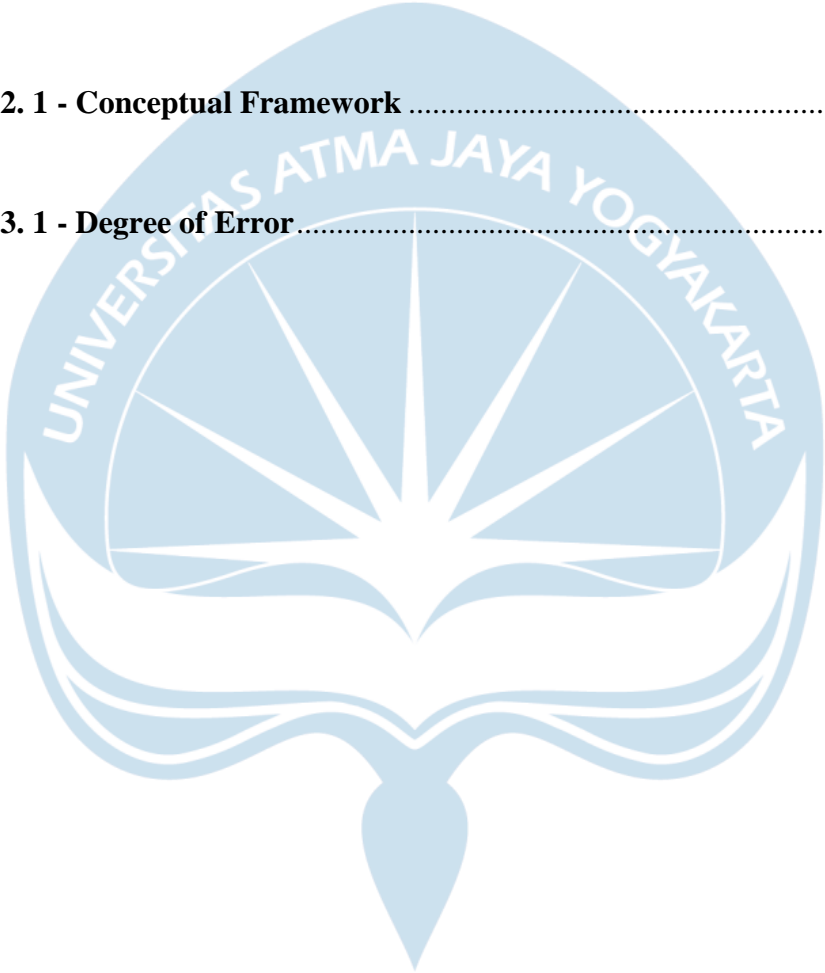
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ABSTRACT

The purpose of this research is to determine the differences in Multifinance Institution's financial performance in terms of Rentability (expressed in ROA, ROE, BOPO, and NIM) and the Quality of the Financing Receivables (expressed in NPF) before and during COVID-19 Pandemic in which related firms are listed in Indonesia Stock Exchange (IDX). The source of data is taken from the firm's Consolidated Financial Report period of 2019 and 2020. The research uses Shapiro-Wilk Normality Test to show data normality and Wilcoxon Signed-Rank Test to determine the differences of financial performance before and during the outbreak of COVID-19 Pandemic. The result of the research shows that there is no significant difference of the financial performance (in terms of rentability and the quality of financing receivables) of Multifinance Institution before and during the outbreak of COVID-19 Pandemic.

Keyword: *Financial Performance, Multifinance Institution, COVID-19, Indonesia.*