ABSTRAK

ANALISIS PERBANDINGAN KINERJA KEUANGAN BANK BERDASARKAN KELOMPOK BUKU 1, 2, 3, DAN 4 SAAT PANDEMI COVID-19

(Studi Pada Perbankan yang Terdaftar di Otoritas Jasa Keuangan)

Oleh

SISKA DESTIA

Pandemi Covid 19 yang terjadi di Indonesia memiliki dampak yang sangat besar pada perekonomian. keuangan merupakan salah satu sektor bisnis yang terpengaruh oleh pandemi Covid-19. Penelitian ini bertujuan untuk menguji perbedaan kinerja keuangan bank berdasarkan kelompok BUKU 1, 2, 3 dan 4 saat pandemi Covid-19. Kinerja keuangan bank diukur menggunakan metode RGEC (Risk Profile, Good Corporate Governance, Earnings, and Capital) diproksikan menggunakan rasio *Non Performing Loan* (NPL), *Loan to Deposit Ratio* (LDR), *Return On Assets* (ROA), dan *Capital Adequacy Ratio* (CAR). Penelitian ini menggunakan metode kuantitatif dengan data sekunder yang didapatkan dengan mengakses website Otoritas Jasa Keuangan. Sampel penelitian ditentukan menggunakan purposive sampling sehingga diperoleh 63 perusahaan yang terdiri dari BUKU 1, 2, 3, dan BUKU 4. pada periode triwulan II tahun 2020. Analisis data dilakukan dengan Uji ANOVA dan Uji Lanjut Post Hoc Lsd menggunakan program IBM SPSS Statistics 26. Hasil penelitian menunjukan terdapat perbedaan kinerja keuangan antara BUKU 1, 2, 3, dan 4 saat pandemi Covid-19 berdasarkan rasio NPL dan LDR. Sedangkan berdasarkan rasio ROA dan CAR tidak terdapat perbedaan.

Kata Kunci: *Pandemi Covid-19, Analisis Perbandingan, Kinerja Keuangan, Bank Umum Kelompok Usaha, NPL, LDR, ROA, CAR.*

ABSTRACT

COMPARATIVE ANALYSIS OF BANK FINANCIAL PERFORMANCE BASED ON BUKU 1, 2, 3, AND 4 DURING THE COVID-19 PANDEMIC

(Study on Banking Registered with the Financial Services Authority)

By

SISKA DESTIA

The COVID-19 pandemic that occurred in Indonesia had a huge impact on the economy. Finance is one of the business sectors affected by the Covid-19 pandemic. This study aims to examine differences in bank financial performance based on BUKU 1, 2, 3 and 4 groups during the Covid-19 pandemic. The bank's financial performance is measured using the RGEC (Risk Profile, Good Corporate Governance, Earnings, and Capital) method proxied using the ratio of Non Performing Loans (NPL), Loan to Deposit Ratio (LDR), Return On Assets (ROA), and Capital Adequacy Ratio (CAR). This study uses quantitative methods with secondary data obtained by accessing the website of the Financial Services Authority. The research sample was determined using purposive sampling so that 63 companies were obtained consisting of BUKU 1, 2, 3, and BUKU 4. in the second quarter of 2020. Data analysis was carried out using ANOVA Test and Post Hoc Lsd Follow-up Test using the IBM SPSS Statistics 26 program. The results showed that there were differences in financial performance between BUKU 1, 2, 3, and 4 during the Covid-19 pandemic based on the ratio of NPL and LDR. Meanwhile, based on the ratio of ROA and CAR there is no difference.

Keywords: Pandemic Covid-19, Comparative Analysis, Financial Performance BUKU, NPL, LDR, ROA, CAR.