

ABSTRAK

PENGARUH COVID-19 TERHADAP KINERJA PERBANKAN DI INDONESIA

Oleh

MASITA ANGGRAINI

Penelitian ini bertujuan untuk menganalisis perbedaan ROA, CAR, BOPO, NPL/NPF, LDR/FDR perbankan konvensional dan perbankan syariah sebelum dan selama pandemi Covid-19. Data yang digunakan merupakan data sekunder yang terdiri dari data bulanan sebelum terjadi pandemi Covid-19 yaitu September 2018 – Februari 2020 dan data bulanan selama pandemi Covid-19 yaitu Maret 2020 – Agustus 2021. Variabel yang digunakan adalah ROA, CAR, BOPO, NPL/NPF, dan LDR/FDR. Alat analisis yang digunakan adalah uji beda *Dependent Sample T-Test*. Hasil penelitian:

1.) Terdapat perbedaan yang signifikan antara rasio ROA, BOPO, dan LDR sebelum dan selama Covid-19. Era covid-19 telah menurunkan kinerja perbankan konvensional dilihat dari rata-rata rasio ROA, BOPO, dan LDR, sementara rasio CAR dan NPL tidak terdapat perbedaan kinerja sebelum dan selama covid-19. Namun secara umum rasio kinerja keuangan perbankan konvensional selama covid-19 masih masuk dalam kategori baik menurut standar Bank Indonesia; 2.) Terdapat perbedaan yang signifikan antara rasio ROA, CAR, BOPO dan FDR sebelum dan selama Covid-19. Namun untuk rasio NPF tidak terdapat perbedaan kinerja sebelum dan selama covid-19. Namun secara umum rasio kinerja keuangan perbankan syariah selama covid-19 masih dalam kategori yang baik menurut standar Bank Indonesia.

Kata Kunci: *Covid-19, ROA, CAR, BOPO, NPL/NPF, dan LDR/FDR.*

ABSTRACT

THE EFFECT OF COVID-19 ON BANKING PERFORMANCE IN INDONESIA

By

MASITA ANGGRAINI

This study aims to analyze the differences in ROA, CAR, BOPO, NPL/NPF, LDR/FDR conventional banking and Islamic banking before and during the Covid-19 pandemic. The data used is secondary data consisting of monthly data before the Covid-19 pandemic occurred, namely September 2018 - February 2020 and monthly data during the Covid-19 pandemic, namely March 2020 - August 2021. The variables used are ROA, CAR, BOPO, NPL/ NPF, and LDR/FDR. The analytical tool used is the Dependent Sample T-Test difference test. Research result:

1.) There is a significant difference between the ROA, BOPO, and LDR ratios before and during Covid-19. The Covid-19 era has reduced the performance of conventional banking seen from the average ROA, BOPO, and LDR ratios, while the CAR and NPL ratios have no differences in performance before and during covid-19. However, in general, the conventional banking financial performance ratio during COVID-19 is still in the good category according to Bank Indonesia standards; 2.) There is a significant difference between the ROA, CAR, BOPO and FDR ratios before and during Covid-19. However, for the NPF ratio, there is no difference in performance before and during COVID-19. However, in general, the financial performance ratio of Islamic banking during COVID-19 is still in a good category according to Bank Indonesia standards.

Keywords: Covid-19, ROA, CAR, BOPO, NPL/NPF, and LDR/FDR.