

ABSTRACT

COMPARISON OF INTEREST BASED INCOME AND FEE BASED INCOME BEFORE AND DURING THE COVID-19 PANDEMIC WITH BUKU CATEGORY

(Study on Banking Listed on Indonesia Stock Exchange)

By

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The pressure caused by the Covid-19 pandemic is one of the impacts on banking operational activities, both on interest income and other operations that change the proportion of banking income, so it is necessary to analyze the difference between interest-based income and fee-based income and the proportion of both before and during the Covid-19 pandemic with the category of Commercial Banks Based on Business Activities (BUKU). This study uses quantitative data, with the data used are official documents as secondary data sources, namely banking financial reports obtained from the website www.idx.co.id. The research sample consisted of 23 commercial banks that were included in the BUKU II category, then the BUKU III category as many as 14 commercial banks, and BUKU IV recorded as many as 9 commercial banks. The test was carried out with the help of the IBM SPSS program, with data analysis methods including descriptive statistics, normality test using the One Sample Kolmogorov-Smirnov Test, and different tests using the Wilcoxon Signed-Ranks Test. The results of this study indicate that there is no significant difference based on interest income before and during the Covid-19 pandemic in all BUKU categories and overall banks, then there is a significant difference in the proportion of income based on BUKU IV categories and banks as a whole but in BUKU II and III there is no significant difference. There are significant changes, and there are no significant differences in fee-based income and the proportion of fee-based income before and during the Covid-19 pandemic in the BUKU II and III categories, but there are significant differences in the BUKU IV category and overall banks.

Keywords: Covid-19 Pandemic, Interest Based Income, Fee Based Income, Banking, BUKU Category.

ABSTRAK

KOMPARASI *INTEREST BASED INCOME* DAN *FEE BASED INCOME* SEBELUM DAN SELAMA PANDEMI *COVID-19* DENGAN KATEGORI BUKU

(Studi Pada Perbankan yang Terdaftar di Bursa Efek Indonesia)

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Tekanan krisis yang diakibatkan pandemi *Covid-19* salah satunya berdampak pada kegiatan operasional perbankan, baik pada pendapatan bunga ataupun pendapatan operasional lainnya yang mengubah proporsi pendapatan perbankan, sehingga perlu menganalisis perbedaan *interest based income* dan *fee based income* serta proporsi dari keduanya sebelum dan selama pandemi *Covid-19* dengan kategori Bank Umum Berdasarkan Kegiatan Usaha (BUKU). Penelitian ini menggunakan jenis data kuantitatif, dengan data yang digunakan merupakan dokumen resmi sebagai sumber data sekunder yakni laporan keuangan perbankan yang didapat melalui website *www.idx.co.id*. Sampel penelitian terdiri dari 23 bank umum yang masuk kategori BUKU II, kemudian kategori BUKU III sebanyak 14 bank umum, dan BUKU IV tercatat sebanyak 9 bank umum. Pengujian dilakukan dengan bantuan program IBM SPSS, dengan metode analisis data meliputi statistik deskriptif, uji normalitas dengan menggunakan *One Sample Kolmogorov-Smirnov Test*, serta uji beda menggunakan *Wilcoxon Signed-Ranks Test*. Hasil penelitian ini menunjukkan tidak terdapat perbedaan yang signifikan *interest based income* sebelum dan selama pandemi *Covid-19* dalam semua kategori BUKU maupun keseluruhan bank, kemudian terdapat perbedaan yang signifikan proporsi *interest based income* pada kategori BUKU IV dan keseluruhan bank namun pada BUKU II dan III tidak mengalami perubahan yang signifikan, serta tidak ada perbedaan signifikan *fee based income* dan proporsi *fee based income* sebelum dan selama pandemi *Covid-19* pada kategori BUKU II dan III, namun terdapat perbedaan yang signifikan pada kategori BUKU IV dan keseluruhan bank.

Kata Kunci: *Pandemi Covid-19, Interest Based Income, Fee Based Income, Perbankan, Kategori BUKU.*