

ABSTRACT

ANALYSIS OF BANKING FINANCIAL PERFORMANCE BEFORE AND DURING THE COVID-19 PANDEMIC IN ASEAN-5 COUNTRIES (INDONESIA, PHILIPPINES, MALAYSIA, SINGAPORE, THAILAND)

By

ARIE PRIMA FATRIA

The Covid-19 pandemic had a very bad impact on the world economy, which caused global economic growth to experience a decline of 3%, while developing countries were the hardest hit, with an average economic decline of 4%, some even more than 6.5 %. This study aims to analyze the financial performance of banks in ASEAN-5 countries between before and during the Covid-19 Pandemic. The method of comparing banking financial performance is by using the CAMEL method with a research sample of banking sub-sector companies listed on the stock exchange in each ASEAN-5 country. The results showed that there were significant differences in banking performance in ASEAN-5 countries, where two variables, namely the non-performing loan and operational efficiency ratio variable as a proxy for Assets and Earnings respectively did not have a significant difference. In general, the difference in bank health performance was due to the Covid-19 pandemic; many banks implemented policies that were adaptive to developments in the Covid-19 case, such as credit restructuring. For further study is suggested to measure the firm performance with another current methods.

Keywords : Firm performance; Covid-19; ASEAN-5 Countries; Banking

ABSTRAK

ANALISIS KINERJA KEUANGAN PERBANKAN SEBELUM DAN SAAT PANDEMI COVID-19 DI NEGARA ASEAN-5 (INDONESIA, FILIPINA, MALAYSIA, SINGAPURA, THAILAND)

Oleh

ARIE PRIMA FATRIA

Pandemi Covid-19 memberikan dampak yang sangat buruk bagi perekonomian dunia yang menyebabkan ekonomi global pertumbuhan mengalami penurunan sebesar 3%, sementara negara berkembang paling terpuak, dengan rata-rata penurunan ekonomi sebesar 4%, bahkan ada yang lebih dari 6,5%. Penelitian ini bertujuan untuk menganalisis kinerja keuangan perbankan di negara-negara ASEAN-5 antara sebelum dan selama Pandemi Covid-19. Metode perbandingan kinerja keuangan perbankan adalah dengan menggunakan metode CAMEL dengan sebuah penelitian sampel perusahaan subsektor perbankan yang terdaftar di bursa efek di masing-masing negara ASEAN-5. Berdasarkan hasil penelitian menunjukkan bahwa terdapat perbedaan yang signifikan pada kinerja perbankan di negara-negara ASEAN-5, dimana dua variabel yaitu variabel non performing loan dan rasio efisiensi operasional sebagai proksi untuk Aset dan Laba masing-masing tidak memiliki perbedaan yang signifikan. Secara umum, perbedaan kinerja kesehatan bank karena pandemi Covid-19; banyak bank yang menerapkan kebijakan yang adaptif dengan perkembangan kasus Covid-19, seperti restrukturisasi kredit. Untuk studi lebih lanjut disarankan untuk mengukur kinerja perusahaan dengan metode lain saat ini.

Kata kunci : *Kinerja Perusahaan ; Covid-19; Negara ASEAN-5; Perbankan*