

Abstrak

Vivi Gailea, 2024, Analisis Kinerja Keuangan Bank, Sebelum dan Selama Pandemi Covid-19. Ketua Komisi: Meliana, Anggota Komisi: Herman Darwis

Tujuan dari penelitian ini adalah untuk menganalisis apakah terdapat perbedaan kinerja keuangan bank konvensional sebelum dan selama Pandemi Covid-19. Sampel dalam penelitian ini menggunakan metode purposive sampling, dengan jumlah populasi sebanyak 29 bank konvensional yang terdaftar di Bursa Efek Indonesia (BEI) periode tahun 2019-2020. Melalui hasil uji beda dua rata-rata (paired sampel T-test) menunjukkan bahwa terdapat perbedaan kinerja keuangan bank konvensional dari aspek Return On Assets (ROA), Capital Adequacy Ratio (CAR) dan Net Interest Margin (NIM), sedangkan dari aspek Loan To Deposito Ratio (LDR), Net Stable Funding (NSF), Non Performing Loan (NPL) menunjukkan tidak terdapat perbedaan sebelum dan selama Pandemi Covid-19.

Kata kunci : Return On Assets (ROA), Capital Adequacy Ratio (CAR), Loan To Deposito Ratio (LDR), Net Stable Funding (NSF), Non Performing Loan (NPL), dan Net Interest Margin (NIM), Kinerja Keuangan Bank.

Abstract

Vivi Gailea, 2024, *Analysis of Bank Financial Performance, Before and During the Covid-19 Pandemic*. Chair of the Commission: Meliana, Commission Members: Herman Darwis

The aim of this research is to analyze whether there are differences in the financial performance of conventional banks before and during the Covid-19 pandemic. The sample in this study used a purposive sampling method, with a total population of 29 conventional banks listed on the Indonesia Stock Exchange (BEI) for the 2019-2020 period. Through the results of the difference between two averages test (paired sample T-test), it shows that there are differences in the financial performance of conventional banks in terms of Return On Assets (ROA), Capital Adequacy Ratio (CAR) and Net Interest Margin. (NIM), while from the aspect of Loan To Deposit Ratio (LDR), Net Stable Funding (NSF), Non-Performing Loans (NPL) did not show any differences before and during the Covid-19 Pandemic.

Keywords: *Return On Assets (ROA), Capital Adequacy Ratio (CAR), Loan To Deposit Ratio (LDR), Net Stable Funding (NSF), Non Performing Loans (NPL), and Net Interest Margin (NIM), Bank Financial Performance.*