ABSTRAK

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Analisis Perbandingan Kinerja Keuangan Bank Umum Konvesional Sebelum dan Selama Pandemi Covid-19. Dibawah bimbingan Meliana dan Iqbal M Aris Ali.

Penelitian ini merupakan penelitian kuantitatif yang bertujuan untuk menguji analisis perbandingan kinerja keuangan Bank Umum Konvesional sebelum dan selama pandemi Covid-19. Populasi dalam penelitian ini adalah Bank Umum Konvensional yang terdaftar di Bursa Efek Indonesia yakni sebanyak 42 perbankan. Jumlah sampel perusahaan yang diteliti dalam penelitian ini adalah 40 perbankan.

Data dalam penelitian ini merupakan data sekunder berupa laporan keuangan yang dipublikasikan perbankan. Keseluruhan data yang diperoleh diolah dengan menggunakan SPSS 16 *for windows* dengan model analisis adalah uji beda. Berdasarkan hasil penelitian menunjukkan bahwa tidak terdapat perbedaan signifikan *non performing loan* (NPL) perbankan sebelum dan selama Covid-19. Tidak terdapat perbedaan signifikan beban operasional pendapatan operasional (BOPO) perbankan sebelum dan selama Covid-19. Terdapat perbedaan signifikan *return on asset* (ROA) sebelum dan selama Covid-19. Tidak terdapat perbedaan signifikan *capital adequacy ratio* (CAR) perbankan sebelum dan selama Covid-19. Tidak terdapat perbedaan signifikan *loan to deposit ratio* (LDR) perbankan sebelum dan selama Covid-19. Terdapat perbedaan signifikan *return on equity* (ROE) perbankan sebelum dan selama Covid-19.

Kata Kunci : *Non Performing Loan*, Beban Operasional Pendapatan Operasional, *Return on Asset, Capital Adequacy Ratio*, *Loan to Deposit Ratio* dan *Return on Equity*.

ABSTRACT

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Comparative Analysis of the Financial Performance of Conventional Commercial Banks Before and During the Covid-19 Pandemic. Under the guidance ofMeliana and Iqbal M Aris Ali.

This research is quantitative research which aims to testcomparative analysis of the financial performance of Conventional Commercial Banks before and during the Covid-19 pandemic. The population in this research is Conventional Commercial Banks listed on the Indonesia Stock Exchange, is 42 banks. The number of sample companies studied in this research was 40 banks.

The data in this research is secondary data in the form of financial reports published by banks. All data obtained was processed using SPSS 16 for Windows with the analysis model being a difference test. Based on the research results, it shows that there is no significant difference in banking non-performing loans (NPL) before and during Covid-19. There is no significant difference in banking operating expenses and operating income (BOPO) before and during Covid-19. There is a significant difference in return on assets (ROA) before and during Covid-19. There is no significant difference in banking capital adequacy ratio (CAR) before and during Covid-19. There is no significant difference in bank loan to deposit ratio (LDR) before and during Covid-19. There is a significant difference in banking return on equity (ROE) before and during Covid-19.

Keywords : Non Performing Loan,Operating Expenses Operating Income,Return on Assets, Capital Adequacy Ratio, Loan to Deposit RatioAndReturn on Equity