

**PENGUKURAN KINERJA KEUANGAN PERBANKAN SELAMA
MASA PANDEMI COVID-19 (PENELITIAN DI PERBANKAN
SYARIAH DAN PERBANKAN KONVENSIONAL DI INDONESIA)**

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ABSTRAK

Penelitian ini untuk mengukur kinerja keuangan antara perbankan syariah dan perbankan konvensional di Indonesia selama pandemi covid-19. Kinerja keuangan sebagai salah satu faktor penentu sehat atau tidaknya suatu perusahaan di masa pandemi yang sangat mempengaruhi segala aspek kehidupan terutama aspek perekonomian.

Penelitian ini menggunakan metode kuantitatif terhadap data sekunder yang berupa laporan keuangan yang diperoleh dari laporan keuangan publikasi pada situs Otoritas Jasa Keuangan (OJK). Analisis data dilakukan dengan menggunakan analisis rasio keuangan yang terdiri dari NPL, LDR, ROA, ROE, NIM, BOPO dan CAR. Teknik analisis yang digunakan untuk mengukur kinerja keuangan bank umum syariah dan bank konvensional menggunakan metode *Independent Sample t-test*.

Analisis yang dilakukan menunjukkan bahwa kinerja keuangan perbankan syariah dalam kondisi sehat dan kinerja keuangan perbankan konvensional berada dalam kondisi sangat sehat. Hasil *Independent Sample t-test* menunjukkan terdapat perbedaan untuk rasio NPL, ROA, ROE, NIM, BOPO dan CAR. Sedangkan pada rasio LDR tidak terdapat perbedaan. Secara umum kinerja keuangan bank konvensional lebih baik, namun dari segi permodalan (CAR) bank umum syariah lebih baik kinerjanya.

Kata Kunci: Perbandingan Kinerja Keuangan, Covid-19, Perbankan Syariah dan Perbankan Konvensional

**MEASUREMENT OF FINANCIAL PERFORMANCE OF BANKING
DURING THE COVID-19 PANDEMIC (RESEARCH IN SHARIA
BANKING AND CONVENTIONAL BANKING IN INDONESIA)**

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ABSTRACT

This study is to measure the financial performance between Islamic banking and conventional banking in Indonesia during the covid-19 pandemic. Financial performance is one of the determining factors for the health of a company during a pandemic which greatly affects all aspects of life, especially the economic aspect.

This study uses quantitative methods to secondary data in the form of financial statements obtained from published financial reports on the website of the Financial Services Authority (OJK). Data analysis was performed using financial ratio analysis consisting of NPL, LDR, ROA, ROE, NIM, BOPO and CAR. The analytical technique used to measure the financial performance of Islamic commercial banks and conventional banks uses the Independent Sample t-test method.

The analysis conducted shows that the financial performance of Islamic banking is in a healthy condition and the financial performance of conventional banking is in a very healthy condition. The results of the Independent Sample t-test showed that there were differences in the ratios of NPL, ROA, ROE, NIM, BOPO and CAR. Meanwhile, there is no difference in the LDR ratio. In general, the financial performance of conventional banks is better, but in terms of capital (CAR) Islamic commercial banks have better performance.

Keywords: Comparison of Financial Performance, Covid-19, Islamic Banking and Conventional Banking