

INTISARI

Penelitian kali ini didasarkan adanya pandemik COVID 19 yang melanda Indonesia. Salah satu efek pandemik COVID 19 yang terjadi adalah adanya perlambatan ekonomi, hal ini dikarenakan Pemerintah Republik Indonesia menerapkan pembatasan mobilitas untuk mengurai mata rantai penyebaran virus COVID 19. Salah satu bagian penting ekonomi adalah perbankan, penelitian kali ini akan menganalisa perbankan saat situasi pandemic COVID 19. Penelitian akan melakukan analisa perbedaan kinerja Bank Umum sebelum dan selama pandemik COVID 19. Bank Umum yang akan diteliti adalah Bank Umum konvensional dengan dibagi menjadi kategori berdasarkan kepemilikan, yaitu Bank Persero, Bank Asing, Bank Swasta Nasional dan Bank Swasta Asing. Faktor-faktor yang diteliti terhadap kinerja bank tersebut adalah *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), Beban Operasional terhadap Pendapatan Operasional (BOPO), dan *Loan Deposit Ratio* (LDR).

Dari hasil penelitian didapatkan bahwa faktor-faktor tersebut seluruhnya memiliki pengaruh yang berbeda-beda pada Bank Persero, Bank Asing, Bank Swasta Nasional dan Bank Swasta Asing.

Kata kunci: ROA, ROE, NPL, BOPO, LDR

ABSTRACT

This research is based on the COVID 19 pandemic that hit Indonesia. One of the effects of the COVID 19 pandemic is the economic slowdown, this is because the Government of the Republic of Indonesia has implemented mobility restrictions to break the chain of the spread of the COVID 19 virus. One of the important parts of the economy is banking, this research will analyze banking during the COVID 19 pandemic situation. The research will analyze differences in the performance of commercial banks before and during the COVID 19 pandemic. The commercial banks that will be studied are conventional commercial banks divided into categories based on ownership, namely state-owned banks, foreign banks, national private banks and foreign private banks. The factors examined on the performance of the bank are Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Operational Cost to Operating Income (BOPO), and Loan Deposit Ratio (LDR).

From the results of the study, it was found that all of these factors had different influences on State-Owned Banks, Foreign Banks, National Private Banks and Foreign Private Banks.

Keywords: ROA, ROE, NPL, BOPO, LDR