

## INTISARI

# **ANALISIS PERBANDINGAN FAKTOR KINERJA PERBANKAN SEBELUM DAN SELAMA PANDEMI COVID19: ANALISIS KOMPARISI ANTARA BANK MILIK BADAN USAHA MILIK NEGARA (HIMBARA) DENGAN BANK MILIK SWASTA NASIONAL**

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Penelitian ini dilakukan untuk melakukan analisa terhadap perbandingan faktor kinerja antara bank HIMBARA dan bank Swasta Nasional dengan melakukan pendekatan metode faktor risiko kredit, faktor rentabilitas dan faktor permodalan.

Penelitian dilakukan dengan metode studi kuantitatif kepada bank HIMBARA dan bank Swasta Nasional, yang bergerak di jasa layanan keuangan perbankan dengan melalui pengumpulan dan analisa dari data sekunder.

Perusahaan selalu melakukan evaluasi dan monitoring terhadap kinerjanya secara berkala, kinerja tersebut dapat dilihat dari segi pasar maupun segi akuntansi. Hasil evaluasi dan monitoring kinerja akan dijadikan acuan yang digunakan oleh perusahaan, investor, dan pemangku kepentingan untuk mengukur pencapaian suatu perusahaan dalam menghasilkan keuntungan yang dilihat dari tingkat efisiensi dan produktivitas serta laba. Dari penelitian ini diketahui bagaimana bank HIMBARA dan bank Swasta Nasional menjaga kinerja dari sisi finansialnya baik dari masa sebelum pandemi dan selama masa pandemi.

**Kata Kunci:** Bank HIMBARA, Bank Swasta Nasional, Faktor Kinerja, Pandemi COVID19, Resiko Kredit, Rentabilitas, Permodalan.

## **ABSTRACT**

# **COMPARISON ANALYSIS OF BANKING PERFORMANCE FACTORS BEFORE AND DURING THE COVID19 PANDEMIC: COMPARATIVE ANALYSIS BETWEEN STATE-OWNED BANKS (HIMBARA) AND NATIONAL PRIVATE-OWNED BANKS**

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This study was conducted to analyze the comparison of performance factors between HIMBARA banks and national private banks by approaching the credit risk factor method, the profitability factor and the capital factor.

The research was conducted using a quantitative study method to the HIMBARA bank and the National Private Bank, which is engaged in banking financial services through the collection and analysis of secondary data.

The company always evaluates and monitors its performance on a regular basis, this performance can be seen from the market and accounting perspective. The results of performance evaluation and monitoring will be used as a reference used by companies, investors, and stakeholders to measure the achievements of a company in generating profits as seen from the level of efficiency and productivity as well as profits. From this research, it is known how HIMBARA bank and National Private bank maintain their financial performance both from the pre-pandemic period and during the pandemic period.

**Keywords:** HIMBARA Bank, National Private Bank, Performance Factors, COVID19 Pandemic, Credit Risk, Profitability, Capital.