

ABSTRAK

ANALISIS KINERJA BANK DIGITAL DI PASAR MODAL INDONESIA SEBELUM DAN SAAT PANDEMI COVID 19

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Penelitian ini bertujuan untuk menganalisa kinerja keuangan bank digital serta bank konvensional sebelum dan saat pandemi Covid 19. Metode penelitian yang digunakan dalam penelitian ini ialah uji beda parametrik dan non parametrik menggunakan aplikasi SPSS 20. Hasil penelitian mengindikasikan bahwa terdapat perbedaan kinerja keuangan bank digital sebelum dan saat pandemi Covid 19 pada rasio ROA, NPL Gross, CAR dan BOPO sedangkan ROE dan LDR tidak. Selain itu, penelitian ini juga menemukan bahwa kinerja keuangan bank digital sebelum pandemi Covid 19 berbeda dengan bank konvensional pada rasio ROA, ROE, NPL Gross, CAR dan BOPO sementara rasio LDR tidak. Sedangkan kinerja keuangan bank digital dan konvensional saat pandemi ditemukan berbeda pada rasio ROA, ROE dan BOPO sedangkan NPL Gross, LDR dan CAR tidak.

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Kata Kunci: Bank Digital, Bank Konvensional, Rasio Keuangan, Sebelum Pandemi, Saat Pandemi, Covid 19, ROA, ROE, NPL Gross, LDR, CAR, BOPO.

ABSTRACT

ANALYSIS OF DIGITAL BANKS PERFORMANCE IN INDONESIA CAPITAL MARKET BEFORE AND DURING PANDEMIC COVID 19

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This study aims to analyze the financial performance of digital banks against conventional banks before and during the pandemic covid 19. This research using parametric and non parametric tests by SPSS 20 application . This study shows there are some differences performance of the ROA, NPL Gross, CAR and BOPO ratios in digital banks before and during the pandemic covid 19 while ROE and LDR are not. On the other side, the financial performance of digital banks before of pandemic covid 19 was different than conventional banks in ROA, ROE, Gross NPL, CAR and BOPO ratios while the LDR ratio was not. The financial performance of digital and conventional banks were differences in ROA, ROE and BOPO ratios while Gross NPL, LDR and CAR were not during pandemic covid 19.

Keywords: *Digital Banks, Conventional Banks, Financial Ratios, Before Pandemic, During Pandemic, Covid 19, ROA, ROE, NPL Gross, LDR, CAR, BOPO.*