

INTISARI

Fenomena pandemi Covid-19 yang melanda Indonesia sejak Maret 2020 menyebabkan perekonomian Indonesia mengalami perlambatan dibandingkan dengan sebelum pandemi Covid-19. Hal ini pun cukup berdampak pada efisiensi, kinerja dan risiko pada sektor jasa keuangan utamanya pada Bank sebagai lembaga yang memiliki fungsi intermediasi yang mempunyai peranan penting dalam menyokong perekonomian sebuah negara. Tujuan dari penelitian ini adalah untuk menganalisis perbedaan efisiensi, risiko, dan kinerja antara bank kecil dan bank besar pada periode sebelum dan selama pandemi Covid-19. Bank umum yang termasuk dalam KBMI-1 diklasifikasikan sebagai bank kecil dan bank umum yang termasuk dalam KBMI-2, 3, dan 4 diklasifikasikan sebagai bank besar.

Penelitian ini menggunakan sampel 23 bank kecil dan 23 bank besar dengan periode penelitian yaitu kuartal II 2018 sampai dengan kuartal I 2020 (sebelum pandemi Covid-19) dan kuartal II 2020 sampai dengan kuartal I 2022 (selama pandemi Covid-19). Proksi BOPO sebagai efisiensi operasional bank, proksi *LDR* sebagai risiko likuiditas dan proksi *NPL Gross* sebagai risiko kredit. Selain itu untuk indikator kinerja perbankan, penulis menggunakan proksi *ROA*, *ROE*, dan *NIM*. Metode analisis data menggunakan analisis statistik deskriptif serta uji nonparametrik dengan metode uji Mann Whitney-U dengan tingkat signifikansi 5% karena uji normalitas dan uji homogenitas tidak terpenuhi.

Hasil penelitian menunjukkan bahwasanya terdapat perbedaan yang signifikan pada masing-masing variabel BOPO, *NPL Gross*, *LDR*, *ROA*, *ROE*, dan *NIM* antara bank besar dan bank kecil pada periode sebelum dan selama pandemi Covid-19.

Kata kunci: Bank, intermediasi keuangan, efisiensi, risiko, kinerja, pandemi covid-19, BOPO, *NPL*, *LDR*, *ROA*, *ROE*, *NIM*, bank besar, bank kecil

ABSTRACT

The phenomenon of the Covid-19 pandemic that has hit Indonesia since March 2020 has caused the Indonesian economy to experience a slowdown compared to before the Covid-19 pandemic. This also has quite an impact on efficiency, performance and risk in the financial services sector, especially in the Bank as an institution that has an intermediary function that has an important role in supporting the economy of a country. The purpose of this study is to analyze the differences in efficiency, risk and performance between small banks and large banks in the period before and during the Covid-19 pandemic. Commercial banks included in KBMI-1 are classified as small banks and commercial banks included in KBMI-2, 3 and 4 are classified as large banks.

This study used a sample of 23 small banks and 23 large banks with research periods from the second quarter of 2018 to the first quarter of 2020 (before the Covid-19 pandemic) and the second quarter of 2020 to the first quarter of 2022 (during the Covid-19 pandemic). BOPO proxy as bank operational efficiency, LDR proxy as liquidity risk and Gross NPL proxy as credit risk. In addition to banking performance indicators, the authors use ROA, ROE, and NIM proxies. Methods of data analysis using descriptive statistical analysis and nonparametric test with the Mann Whitney-U test method with a significance level of 5% because the normality test and homogeneity test were not fulfilled.

The results showed that there were significant differences in each of the BOPO, Gross NPL, LDR, ROA, ROE, and NIM variables between large banks and small banks in the period before and during the Covid-19 pandemic.

Keywords: Bank, financial intermediation, efficiency, risk, performance, covid-19 pandemic, BOPO, NPL, LDR, ROA, ROE, NIM, big banks, small banks