INTISARI

Sektor perbankan merupakan salah satu sektor yang memiliki peranan penting tak terkecuali di Indonesia karena mampu mencerminkan kondisi ekonomi suatu negara. Kondisi pandemi Covid-19 yang mulai melanda Indonesia pada akhir tahun 2019 berdampak secara langsung pada kegiatan bisnis hampir di seluruh sektor industri termasuk sektor perbankan. Pemerintah melalui serangkaian kebijakan yang diambilnya berupaya untuk meminimalisir dampaknya pada pertumbuhan ekonomi di Indonesia utamanya melalui sektor perbankan.

Penelitian ini bertujuan untuk mengetahui perbandingan kinerja keuangan bank umum konvensional dilihat dari kepemilikannya (bank milik pemerintah dan nonpemerintah) dan modal inti yang dimilikinya pada periode sebelum Covid-19 (tahun 2018-2019) dan selama Covid-19 (tahun 2020-2021). Pengukuran kinerja keuangan bank diproksikan dengan rasio ROA dan ROE sebagai variabel dependen dan variabel independen yang digunakan adalah rasio CAR, NPL dan NIM. Penelitian dilakukan pada 36 bank umum konvensional yang terdaftar di BEI. Metode yang digunakan dalam penelitian ini adalah uji normalitas, analisis statistik deskriptif, uji *paired sample t-test* dan uji regresi linier berganda.

Kesimpulan yang diperoleh dari hasil penelitian ini adalah kinerja keuangan bank umum milik pemerintah dan nonpemerintah secara rata-rata memiliki kinerja yang lebih tinggi sebelum adanya pandemi Covid-19. Kinerja keuangan pada bank umum milik pemerintah lebih baik dibandingkan pada bank umum nonpemerintah, baik pada periode sebelum Covid-19 maupun selama Covid-19. Rasio NIM, rasio CAR dan rasio NPL berpengaruh positif pada kinerja (ROA dan ROE) bank umum milik pemerintah sedangkan untuk faktor modal inti dan faktor kepemilikan pemerintah berpengaruh negatif.

Kata kunci: bank, covid-19, kinerja keuangan, kepemilikan pemerintah, modal inti, ROA, ROE, CAR, NPL, NIM

ABSTRACT

The banking sector is one of the sectors that has an important role, including in Indonesia because it is able to reflect the economic condition of a country. The condition of the Covid-19 pandemic that began to hit Indonesia at the end of 2019 had a direct impact on business activities in almost all industrial sectors including the banking sector. The government through a series of policies it has taken seeks to minimize its impact on economic growth in Indonesia, especially through the banking sector.

This study aims to determine the comparison of the financial performance of conventional commercial banks in terms of their ownership (government-owned and non-government banks) and the core capital they owned in the period before Covid-19 (2018-2019) and during Covid-19 (2020-2021). The measurement of the bank's financial performance is proxied with the ratio of ROA and ROE as the dependent variables and the independent variables used are the ratio of CAR, NPL and NIM. The study was conducted on 36 conventional commercial banks listed on the IDX. The methods used in this study are normality test, descriptive statistical analysis, paired sample t-test and multiple linear regression test.

The conclusion obtained from the results of this study is that the financial performance of government-owned and non-government commercial banks on average had a higher performance before the Covid-19 pandemic. Financial performance at government-owned commercial banks is better than at non-government commercial banks, both in the period before Covid-19 and during Covid-19. NIM ratios, CAR ratios and NPL ratios have a positive effect on the performance (ROA and ROE) of government-owned commercial banks, while core capital factors and government ownership factors have a negative effect.

Keywords: bank, covid-19, financial performance, government ownership, core capital, ROA, ROE, CAR, NPL, NIM