



INTISARI

Penelitian ini bertujuan untuk menguji apakah ada perbedaan kinerja keuangan antara bank konvensional dan bank syariah sebelum masa pandemi Covid-19 dan selama masa pandemi Covid-19. Kinerja tersebut yang diukur berdasarkan kualitas aset yaitu rasio *Non Performing Loan* (NPL) pada bank konvensional atau *Non Performing Financing* (NPF) pada bank syariah. Sampel penelitian ini adalah semua bank umum konvensional dan bank bank umum syariah yang terdaftar di Otoritas Jasa Keuangan. Uji beda menggunakan uji Wilcoxon Signed Range Test dengan bantuan program SPSS. Hasil pengujian menunjukkan bahwa kinerja keuangan bank konvensional selama masa pandemi Covid-19 lebih buruk jika dibandingkan dengan kondisi sebelum masa pandemi Covid-19. Sedangkan untuk bank syariah kondisi keuangan tidak mengalami perbedaan yang signifikan dengan rasio NPL mengalami penurunan. Sehingga dapat disimpulkan bahwa kinerja keuangan bank konvensional selama masa pandemi Covid-19 lebih buruk dibandingkan bank syariah.

Kata Kunci: Covid-19, *Non Performing Loan*, Bank Konvensional dan Bank Syariah, Uji Beda



ABSTRACT

This study aims to examine the differences of financial performance between conventional banks and sharia banks before and during the Covid-19 pandemic. This performance is measured by asset quality, specifically the ratio of Non Performing Loans (NPL) of conventional banks or Non Performing Financing (NPF) of sharia banks. The samples of this study were all conventional banks and sharia banks registered in Otoritas Jasa Keuangan. Wilcoxon Signed Range Test and the SPSS program were used in the T-test. The test results show that the financial performance of conventional banks during the Covid-19 pandemic is worse than their financial performance before the Covid-19 pandemic. Meanwhile, the financial performance of sharia banks did not experience a significant difference and the NPL ratio has decreased. In conclusion, that the financial performance of conventional banks during the Covid-19 pandemic is worse than sharia banks.

Keywords: Covid-19, *Non Performing Loan*, Conventional Bank, and Sharia Bank, T-Test