

## INTISARI

Bank merupakan lembaga keuangan yang memiliki hubungan paling erat dengan masyarakat. Masyarakat kerap meminjam dana dari bank guna pemenuhan modal usaha dan kebutuhan sehari-hari. Pinjaman ini bisa didapatkan masyarakat dari Bank Konvensional dan Bank Syariah. Namun pinjaman-pinjaman tersebut tidak selalu mampu dibayarkan kembali sehingga menjadi pinjaman dan pembiayaan bermasalah. Keadaan ini semakin diperburuk dengan terjadinya pandemi COVID-19, yang menyebabkan terpuruknya perekonomian masyarakat.

Penelitian ini dilakukan untuk melihat sejauh mana pengaruh pandemi COVID-19 antara *Non-Performing Loan* Bank Konvensional dan *Non-Performing Financing* Bank Syariah, dengan masing-masing menggunakan data *Gross* dan *Nett*. Penelitian ini menggunakan 10 sampel bank Konvensional dan 10 sampel Bank Syariah yang dipilih berdasarkan metode *purposive sampling* dan diuji menggunakan uji analisis *Wilcoxon Signed rank-test* dan uji *Mann Whitney-U*.

Hasil penelitian menunjukkan bahwa terdapat beberapa perbedaan pada hasil uji NPL dan NPF *gross* dan *nett*. Secara umum, NPL Bank Konvensional masih memiliki kualitas yang lebih baik daripada NPF Bank Syariah, baik pada masa sebelum dan saat pandemi COVID-19.

Kata Kunci: *Non-Performing Loan*, *Non-Performing Financing*, COVID-19

## ***ABSTRACT***

Bank is a financial institution that have the closest relationship with the public. Many people take loans from banks to fund their business and daily needs. The loans can be obtained by the public from Conventional Banks and Islamic Banks. However, these loans are not always able to be repaid, which makes them become the non-performing loans and financing. This situation has been exacerbated by the COVID-19 pandemic, which has caused a slump in the economy.

This study was conducted to see the extent of the impact of the COVID-19 pandemic between Non-Performing Loan of Conventional Banks and Non-Performing Financing of Islamic Banks, using both Gross and Net data, respectively. This study uses 10 samples of conventional banks and 10 samples of Islamic banks which were selected based on the purposive sampling method and tested using the Wilcoxon Signed rank test and the Mann Whitney-U test.

The results showed that there were some differences between NPL and NPF gross and net test outcome. In general, the NPL of Conventional Banks still has a better quality when compared to the NPF of Islamic Banks, both before and during the COVID-19 pandemic.

**Keywords:** Non-Performing Loan, Non-Performing Financing, COVID-19