

ABSTRAK

Perbankan memiliki tantangan dalam memulihkan ekonomi yaitu dengan mengembalikan permintaan kredit kerja yang turun karena dampak pandemi Covid-19. Kinerja keuangan merupakan sejauh mana kemampuan perusahaan dalam melakukan analisis terhadap pelaksanaan keuangan dengan aturan-aturan secara baik dan benar. Tujuan penelitian ini untuk menganalisis kinerja keuangan perbankan khususnya bank umum swasta nasional sebelum dan saat pandemi Covid-19 periode 2019 dan 2020 dengan jumlah 58 bank. Kinerja keuangan dalam penelitian ini diproksikan dengan *Loan to Deposit Ratio*, Biaya Operasional Pendapatan Operasional, *Capital Adequacy Ratio* dan *Return on Asset*. Penelitian ini sifatnya kuantitatif dengan menggunakan uji beda *t-test sample* berpasangan. Hasil dari penelitian ini menunjukkan *Loan to Deposit Ratio* dan *Capital Adequacy Ratio* berbeda antara sebelum dan saat pandemi Covid-19. Sebaliknya Biaya Operasional Pendapatan Operasional dan *Return on Asset* tidak berbeda sebelum dan saat pandemi Covid-19.

Kata Kunci: Kinerja Keuangan, *Loan to Deposit Ratio*, Biaya Operasional Pendapatan Operasional, *Capital Adequacy Ratio*, *Return on Asset*



ABSTRACT

Banking has a challenge in recovering the economy, namely by returning the demand for work credit which has fallen due to the impact of the Covid-19 pandemic. Financial performance is the extent to which the company's ability to perform an analysis of the implementation of finance with the rules properly and correctly. The purpose of this study was to analyze the financial performance of banks, especially national private commercial banks before and during the Covid-19 pandemic for the 2019 and 2020 periods with a total of 58 banks. Financial performance in this study is proxied by Loan to Deposit Ratio, Operational Cost of Operating Income, Capital Adequacy Ratio and Return on Assets. This research is quantitative in nature by using a different paired sample t-test. The results of this study show that the Loan to Deposit Ratio and Capital Adequacy Ratio are different between before and during the Covid-19 pandemic. On the other hand, Operational Costs, Operating Income and Return on Assets are no different before and during the Covid-19 pandemic.

Keywords: Financial Performance, Loan to Deposit Ratio, Operating Costs of Operating Income, Capital Adequacy Ratio, Return on Assets

