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Comparisonal Analysis of Health Level Conventional Bank in Indonesia before and during the Covid-19 Pandemic with Using the RGEC Method

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ABSTRACT

The purpose of this study is to analyze whether there is a difference in the health of conventional banks before and during the COVID-19 pandemic using the RGEC approach.This research is a comparative research, to compare the similarities and differences of two or more facts and properties of the object under study based on a certain frame of mind. The data analysis technique in this study is to use the Independent T-Test test.The results showed that the NPL variable had a significant difference with sig. (2-tailed) value 0.00 <0.05, the LDR variable has a significant difference with the sig value. (2-tailed) value 0.00 < 0.05, the ROA variable has a significant difference with the sig value. (2-tailed) of 0.02 < 0.05 And the CAR also has a difference. Which is significant with sig. (2-tailed) value 0.01 <0.05, while the GCG variable does not have a significant difference with sig. (2-tailed) the value is 0.363 > 0.05, and the NIM variable does not have a significant difference with sig. (2-tailed) value 0.058 > 0.05.

Keywords: Covid-19, RGEC Method, Risk Profile, Good Governance

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INTRODUCTION

Bank Indonesia as a central bank plays an important role in assessing the health of Indonesian banks (Bank Indonesia, 2021). The level of bank health is Bank Indonesia's Regulation No. 6/10 / PBI / 2004 on the Bank's Credit Rating System Using the CAMELS Act (Capital, Assets, Management, Revenue, Liquidity, Sensitivity), then It is regulated by Rule No.13 /. Bank Indonesia 1 revised / PBI / 2011 on Bank Health Rating System according to RGEC Act (Risk Profile, Good Corporate Governance, Revenue, Capital). Since January 1, 2012, the RGEC method has been used to assess the health of banks. Banks are obliged to individually assess the integrity of their banks, both individually and on a consolidated basis, using a risk approach (risk-based bank rating), GCG, Profitability, and Capital (Sawalita & Azib, 2015; Andrianto et al., 2019).

From several empirical studies, found inconsistencies in research results, namely Sulistianingsih and Maivalinda (2018), stated that the LDR and ROA variables have significant differences Between Islamic commercial banks and traditional commercial banks. GCG and CAR variables show no

significant difference between Islamic commercial banks and traditional commercial banks (Wahyudi, 2020). While the research results (Zettyra & Mutia, 2020), Hesaid the ratio of NPL, LDR and ROA shows a big difference between traditional commercial banks and Islamic banks. On the other hand, the ratio of GCG, NIM and CAR is not so different between traditional commercial banks and Islamic banks.

The purpose of this study is to look at the health of Indonesia's traditional banks before and during the Covid-19 pandemic in terms of the "NPL / NPL" risk profile and the "Loan-to-Deposit Ratio / LDR & # 41"sk. Is a significant comparison from. Profile; Excellent Corporate Governance / GCG, Return (Return on Assets / ROA), Revenue (Net Interest Margin / NIM) and Capital (Capital-Appropriate Ratio / CAR).

Hypotheses Development

H1 : There is a difference between Indonesian traditional banks' bad debts before and during the Covid-19 pandemic

H2 : There is a difference in the LDR of traditional Indonesian banks before and during the Covid-19 pandemic

H3 : There is no difference between Indonesian traditional GCG bank quotas before and during the Covid-19 pandemic

H4 : There is a big difference in the ROA ratio of Indonesian traditional banks before and during the Covid-19 pandemic

H5 : There is no significant difference in the NIM ratio of Indonesian traditional banks before and ring the Covid-19 pandemic

H6 : Before and during the Covid-19 pandemic, there is a big difference in the CAR ratio of traditional Indonesian banks.

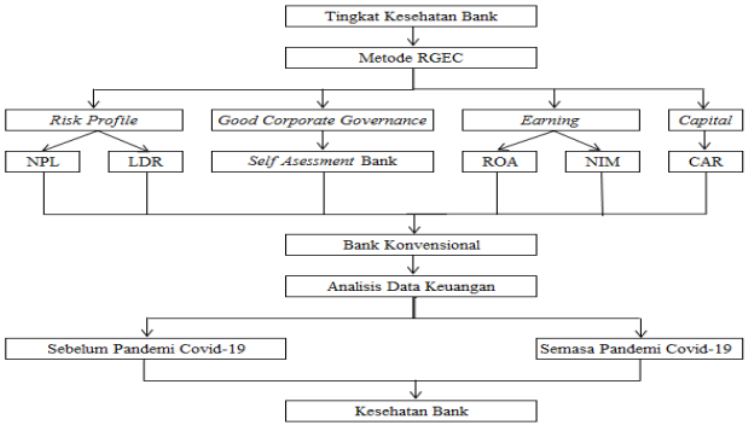

Figure 1. Research Model
Source: Data processed, 2021

METHODS

This research can be classified into quantitative research (Paramita et al., 2021) in the form of a comparative so that it can describe a discussion that can relate more to the formula sourced from the financial statements. The data used in this study is secondary data in the form of financial reports on the bank performance of traditional Indonesian banks. That is, a quarterly report produced by the Financial Services Authority during the period prior to the Covid-19 pandemic (1st-4th quarters of

2019) (Fitriani, 2020; Umiyati & Faly, 2015). And during the Covid-19 pandemic (quarter 2019). Report on the implementation of GCG by self-assessment and CGPI assessment obtained from I-IV 2020) and each traditional bank's annual report on each bank's website.

The method used in collecting data is a documentation method for finding data about things and variables in the form of notes, books, newspapers, and magazines, or data related to the object of research. Data collection was obtained by accessing the website at the Financial Services Authority (www.ojk.go.id) or through the website of each bank that is the object of research to obtain quarterly financial report data for the period March 2019-December 2020.

Population is the whole element or elements to be studied (Paramita et al., 2021). The population of this survey is a traditional commercial bank registered with the Financial Services Authority in 2019-2020. While the sample in this study was conducted through target sampling aimed at obtaining representative samples that meet the criteriadetermined on the basis of the following considerations:

1. It is a commercial bank registered with the Financial Services Authority (OJK).
2. Publish the financial statements of conventional commercial banks for the period 2019-2020 (before and during the covid-19 pandemic) through the websitewww.ojk.go.id. Publish the annual report on corporate governance and registered for GCG assessment by means of the Corporate Governance Perception Index (CGPI)
3. In the 2019-2020 period (before and during the covid-19 pandemic) on the respective bank's website.
4. Conventional banks that have a minimum paid-up capital of 13.5T and have a positive profit in the current year.

The samples in this study are as follows. Details of the research sample can be seen in table 1

Table 1. Research Population

No	Criteria	Amount
1	Total number of conventional banks listed in the Financial Services Authority (OJK)	109
2	Conventional Commercial Banks that do not have a minimum authorized capital13.5T	(103)
	Conventional Commercial Banks that do not have positive profits	(1)
3	Conventional Commercial Banks that do not issue financial reports and GCG (Self Assessment& CGPI) for 2019 – 2020	(2)
Number of samples		
Total Data (4 Banks x 8 Quarterly)		24

Source: Data processed, 2021

Based on the number of samples, the samples which were then used in this study were 12 samples of financial data per period. The following are the names of the banks that are the samples of this research:

Table 2. Research Sample

No	Bank Name	Quarterly Data 2019	Quarterly Data 2020
1	Bank Rakyat Indonesia (Persero), Tbk	4	4
2	Bank Mandiri (Persero), Tbk	4	4
3	Bank Negara Indonesia (Persero), Tbk	4	4
	Total	12	12

Source: Data processed, 2021

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The process of the analysis model is described as follows:

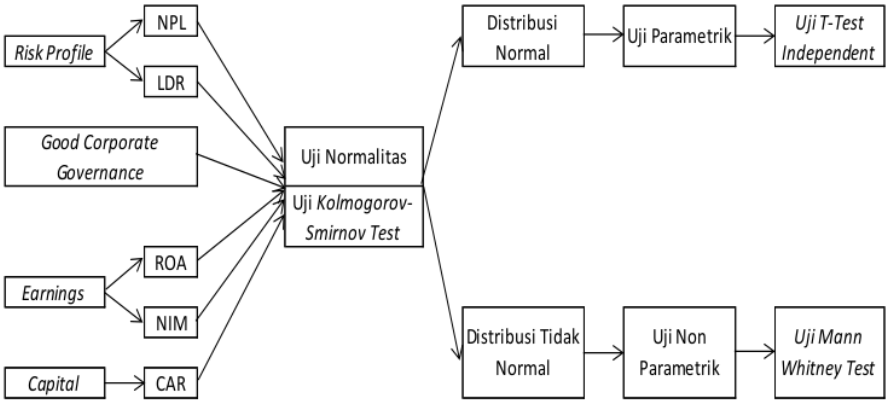

Figure 2. Analysis Model
Source: Data processed, 2021

RESULTS AND DISCUSSION

Conventional Bank Financial Performance DataBefore and During the Covid-19 Pandemic with Risk Profile, Good Corporate Governance, Earnings and Capital. This study aims to use the RGEC method to compare the health status of banks before and during the Covid-19 pandemic. Therefore, the focus of this study is on the financial performance of 2019 (before the Covid-19 pandemic) and 2020 (during the Covid-19 pandemic). An overview of financial performance before and during the Covid-19 pandemic, based on a survey sample of traditional bank quarterly financial reporting.

Evaluate the financial performance of traditional banks before and during the Covid-19 pandemic in terms of risk profile, good governance, revenue, and capital. Covid-19 a traditional bank financial performance assessment before and during a pandemic (2019-2020) is the regulatory system of the Bank of Indonesia to assess the integrity of the bank for each method assessment. It was carried out using a matrix of evaluation criteria in line with the conversion. Risk profile, good corporate governance, earnings and capital. Ranking is to determine that rank 1 is very healthy, rank 2 is healthy, rank 3 is fairly healthy, rank 4 is unhealthy, and rank 5 is unhealthy.

Covid-19's pre-pandemic and intra-pandemic traditional bank financial performance compared to risk profile, good corporate governance, earnings and capital. After ranking each sample bank by metric, we will compare the financial performance of traditional banks before and during the COVID-19 pandemic. That is compare the health rates of each bank in each bank sample during the period prior to COVID-19 and during the COVID-19 pandemic.

Table 3. Comparison of the NPL Ratio of Conventional Banks for the 2019-2020 Period

No	Bank Name	Quarter	NPL Period 2019			NPL Period 2020		
			NPL	Rating	Predicate	NPL	Rating	Predicate
1	Bank BRI	Mar	2.31%	2	Healthy	2.81%	2	Healthy
		Jun	2.33%	2	Healthy	2.98%	2	Healthy

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		Sep	2.94%	2	Healthy	3.02%	2	Healthy
		Des	2.62%	2	Healthy	2.94%	2	Healthy
		Mar	2.72%	2	Healthy	2.40%	2	Healthy
2	Mandiri Bank	Jun	2.64%	2	Healthy	3.42%	2	Healthy
		Sep	2.61%	2	Healthy	3.50%	2	Healthy
		Des	2.39%	2	Healthy	3.29%	2	Healthy
		Mar	1.88%	1	Very healthy	2.38%	2	Healthy
3	Bank BNI	Jun	1.75%	1	Very healthy	3.03%	2	Healthy
		Sep	1.80%	1	Very healthy	3.56%	2	Healthy
		Des	2.27%	2	Healthy	4.25%	2	Healthy
Average			2.36%			3.13%		

Source: Data processed, 2021

In terms of the NPL assessment of the three banks above, it shows that Bank BNI is the most stable bank among the three, as evidenced in the first to third quarters of 2019 only BNI Bank received an NPL rating of 1 "Very healthy". This means that prior to the COVID-19 pandemic, BNI Bank was able to manage credit risk well so that it could minimize major risks during the COVID-19 pandemic.

Table 4. Comparison of the LDR Ratio of Conventional Banks for the 2019-2020 Period

No	Bank Name	Period	LDR Period 2019			LDR Period 2020		
			LDR	Rating	Predicate	LDR	Rating	Predicate
		Mar	91.43%	3	Healthy enough	90.39%	3	Healthy enough
		Jun	93.90%	3	Healthy enough	85.78%	3	Healthy enough
1	Bank BRI	Sep	93.84%	3	Healthy enough	82.58%	2	Healthy
		Des	88.64%	3	Healthy enough	83.66%	2	Healthy
		Mar	93.82%	3	Healthy enough	94.91%	3	Healthy enough
		Jun	97.94%	3	Healthy enough	87.65%	3	Healthy enough
2	Mandiri Bank	Sep	92.52%	3	Healthy enough	83.03%	2	Healthy
		Des	96.37%	3	Healthy enough	82.95%	2	Healthy
		Mar	91.26%	3	Healthy enough	92.26%	3	Healthy enough
		Jun	92.30%	3	Healthy enough	87.79%	3	Healthy enough
3	Bank BNI	Sep	96.57%	3	Healthy enough	83.11%	2	Healthy
		Des	91.54%	3	Healthy enough	87.28%	3	Healthy enough
Average			93.34%			86.78%		

Source: Data processed, 2021

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In terms of the LDR assessment of the three banks above, it shows that BRI bank is a bank that can maintain its liquidity value during the covid-19 pandemic with the results of getting a "healthy" rating of 2 in the third and fourth quarters of 2020, comparable to Bank Mandiri in 2nd position and Bank Mandiri BNI is in 3rd position.

Table 5. Comparison of GCG Ratios of Conventional Banks for the 2019-2020 Period

No	Bank name	Period	2019		2020	
			Rating	CGPI Value	Rating	CGPI Value
1	Bank BRI	Semester I	2	90.75	2	93.25
		Semester II	2		2	
2	Mandiri Bank	Semester I	2	94.86	2	94.94
		Semester II	1		1	
3	Bank BNI	Semester I	2	89.74	2	90.74
		Semester II	2		2	

Source: Data processed, 2021

The table above shows that the value of GCG is based on a self-assessment of corporate governance where conventional banks in 2019-2020 did not experience any difference compared to the same quarter. 2019-2020 did not experience any difference compared to the same quarter.

Table 6. Comparison of ROA Ratios of Conventional Banks for the 2019-2020 Period

No	Bank name	Period	ROA Period 2019			ROA Period 2020		
			ROA	Rating	Predicate	ROA	Rating	Predicate
1	Bank BRI	Mar	3.35%	1	Very healthy	3.19%	1	Very healthy
		Jun	3.31%	1	Very healthy	2.41%	1	Very healthy
		Sep	3.42%	1	Very healthy	2.07%	1	Very healthy
		Des	3.50%	1	Very healthy	1.98%	1	Very healthy
2	Mandiri Bank	Mar	3.42%	1	Very healthy	3.55%	1	Very healthy
		Jun	3.08%	1	Very healthy	2.23%	1	Very healthy
		Sep	3.01%	1	Very healthy	1.95%	1	Very healthy
		Des	3.03%	1	Very healthy	1.64%	1	Very healthy
3	Bank BNI	Mar	2.68%	1	Very healthy	2.63%	1	Very healthy
		Jun	2.44%	1	Very healthy	1.38%	1	Very healthy
		Sep	2.51%	1	Very healthy	0.88%	3	Very healthy
		Des	2.42%	1	Very healthy	0.54%	3	Very healthy
Average			3.01%			2.04%		

Source: Data processed, 2021

The ROA assessment of the three banks above shows that Bank BRI and Bank Mandiri are the most stable with ratings in 2019 and 2020 ranking 1 "very healthy".

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Table 7. Comparison of NIM Ratio of Conventional Banks for the 2019-2020 Period

No	Bank name	Period	NIM Period 2019			NIM Period 2020		
			NIM	Rating	Predicate	NIM	Rating	Predicate
1	Bank BRI	Mar	6.89%	1	Very healthy	6.66%	1	Very healthy
		Jun	7.02%	1	Very healthy	5.73%	1	Very healthy
		Sep	7.02%	1	Very healthy	5.76%	1	Very healthy
		Des	6.98%	1	Very healthy	6.00%	1	Very healthy
2	Mandiri Bank	Mar	5.55%	1	Very healthy	5.26%	1	Very healthy
		Jun	5.49%	1	Very healthy	4.76%	1	Very healthy
		Sep	5.49%	1	Very healthy	4.50%	1	Very healthy
		Des	5.46%	1	Very healthy	4.48%	1	Very healthy
3	Bank BNI	Mar	4.99%	1	Very healthy	4.88%	1	Very healthy
		Jun	4.87%	1	Very healthy	4.47%	1	Very healthy
		Sep	4.85%	1	Very healthy	4.32%	1	Very healthy
		Des	4.92%	1	Very healthy	4.50%	1	Very healthy
Average			5.79%			5.11%		

Source: Data processed by researchers

In terms of the NIM assessment of the three banks above, it shows that Bank BRI is the best bank among the three, seen from the NIM value which is greater than Bank Mandiri and Bank BNI. This means that BRI bank is able to generate high interest income by providing credit compared to other banks.

Table 8. Comparison of CAR Ratios of Conventional Banks for the 2019-2020 Period

No	Bank Name	Period	CAR Period 2019			CAR Period 2020		
			CAR	Rating	Predicate	CAR	Rating	Predicate
1	Bank BRI	Mar	21.68%	1	Very healthy	18.23%	1	Very healthy
		Jun	20.77%	1	Very healthy	19.83%	1	Very healthy
		Sep	21.62%	1	Very healthy	20.38%	1	Very healthy
		Des	22.55%	1	Very healthy	20.61%	1	Very healthy
2	Mandiri Bank	Mar	22.47%	1	Very healthy	17.65%	1	Very healthy
		Jun	21.01%	1	Very healthy	19.20%	1	Very healthy

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		Sep	22.50%	1	Very healthy	19.83%	1	Very healthy
		Des	21.39%	1	Very healthy	19.90%	1	Very healthy
		Mar	19.18%	1	Very healthy	16.07%	1	Very healthy
3	Bank BNI	Jun	18.68%	1	Very healthy	16.71%	1	Very healthy
		Sep	19.33%	1	Very healthy	16.75%	1	Very healthy
		Des	19.73%	1	Very healthy	16.78%	1	Very healthy
	Average		20.91%			18.50%		

Source: Data processed, 2021

The CAR assessment of the three banks above shows that Bank BRI and Bank Mandiri have a higher CAR value than Bank BNI, meaning that both banks have very good capital.

1. **Conventional Bank Financial Performance Data before and during the Covid-19 Pandemic with Risk Profile, Good Corporate Governance, Earnings and Capital.**
   This study aims to use the RGEC method to compare the health status of banks before and during the Covid-19 pandemic. Therefore, the focus of this study is on the financial performance of 2019 (before the Covid-19 pandemic) and 2020 (during the Covid-19 pandemic). An overview of financial performance before and during the Covid-19 pandemic, based on a survey sample of traditional bank quarterly financial reporting.

2. **Rating of Financial Performance of Conventional Banks before and during the Covid-19 Pandemic with Risk Profile, Good Corporate Governance, Earnings and Capital.**

   Covid-19 A traditional bank financial performance assessment before and during a pandemic (2019-2020) is the regulatory system of the Bank of Indonesia to assess the integrity of the bank for each method of assessment. It was carried out using a matrix of evaluation criteria in line with the conversion. Risk profile, good corporate governance, earnings and capital. Ranking is to determine that rank 1 is very healthy, rank 2 is healthy, rank 3 is fairly healthy, rank 4 is unhealthy, and rank 5 is unhealthy.
3. **Comparison of Financial Performance of Conventional Banks before and during the Covid-19 Pandemic with Risk Profile, Good Corporate Governance, Earnings and Capital.**
   After ranking each sample bank by metric, we will compare the financial performance of traditional banks before and during the COVID-19 pandemic. That is, compare the health rates of each bank in each bank sample during the period prior to COVID-19 and during the COVID-19 pandemic.

Classic Assumption Test

The normality test is a technique used to determine whether the data is from a normal population or a normal distribution.The normality test is used in this study to determine whether the different test used in this study uses parametric or non-parametric tests, because one of the requirements to use non-parametric tests (Independent sample T-test) means that the data must be normally distributed. If the significance value is 0.05 for & it, the data is not normally distributed. The normality test is carried out in two stages, the first normality test is carried out for the NPL, LDR, ROA, NIM and CAR ratios, while the GCG ratio is carried out separately. This is because the GCG ratio data is not homogeneous with other ratios. The results of the normality test for this study are as follows:

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Table 9. One-Sample Kolmogorov-Smirnov Testbefore the covid-19 pandemic the ratio of NPL, LDR, ROA, NIM and CAR

		NPL_ Before	LDR_ Before	ROA_ Before	NIM_ Before	CAR_ Before	NPL_ During	LDR_ During	ROA_ During	NIM_ During	CAR_ During
N		12	12	12	12	12	12	12	12	12	12
Normal Parameters, b	mean	,023	,933	0.030	0.057	,031	,867	0.020	0.051	,184	
	Std. Deviation	,003	,026	,004	,009	,005	0.040	,008	,007	0.016	
Most Extreme Differences	Absolute	,165	,167	,183	,272	,161	,195	,127	,205	,208	
	Positive	,143	,167	,142	,272	,161	,195	,084	,205	,184	
	negative	-,165	-,132	-,183	-,219	-,106	-,151	-,127	-,150	-,208	
Kolmogorov-Smirnov Z		,570	,577	,635	,943	,476	,558	,677	,439	,711	,719
asymp. Sig. (2-tailed)		,901	,893	,815	,336	,977	,915	,749	,991	,693	,679

Source: Data processed, 2021

The results of the Kolmogorov Smirnov normality test in the table above show that the NPL, LDR, ROA, NIM and CAR variables before and during the covid-19 pandemic were greater than 0.05. This shows that all data are normally distributed because the significance value is > 0.05, so it meets the rules for using the independent t-test.

Table 10. One-Sample Kolmogorov-Smirnov Testbefore and during the covid-19 pandemic the ratio of GCG Self Assessment

One-Sample Kolmogorov-Smirnov Test

		GCG_Before 6	GCG_During 6
Normal Parameters, b	*Mean*	1.83333	1.83333
	Std. Deviation	,408248	,408248
Most Extreme Differences	Absolute	,492	,492
	Positive	,342	,342
	Negative	-,492	-,492
Kolmogorov-Smirnov Z		1,205	1,205
asymp. Sig. (2-tailed)		,110	,110

Source: Data processed, 2021

The results of the Kolmogorov-Smirnov normality test in the table above show that the GCG variables were greater than 0.05 before and during the COVID-19 pandemic. This indicates that the data is normally distributed because the significance value is> 0.05. Therefore, the data meet the rules for using the independent t-test.

Table 11. Group StatisticsNPL

Group Statistics

	Before and During the Covid-19 Pandemic	N	mean	Std. Deviation	Std. Error Mean
NPL	Before	12	,02355	,003817	,001102
	During	12	,03132	,005191	,001499

Source: Data processed, 2021

Based on the "Group Statistics" output table above, we can see that the dataset was 12 data before and during the COVID-19 pandemic. The average non-performing loan before the Covid-19 pandemic was 0.0235, while the non-performing loan during the Covid-19 pandemic was 0.0313. Therefore, it can be statistically clearly concluded that there is a difference in the average NPL value

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between before and during the Covid-19 pandemic, and the NPL value during the Covid-19 pandemic was higher than before the Covid-19 pandemic. I understand. Pandemic. It can be concluded that NPL during the COVID-19 pandemic has a smaller risk. With the differences in systematic testing, statistical testing is needed. Statistical calculations are as follows:

Table 12. Independent Sample Test NPL

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
NPL	Equal variances assumed	,731	,402	-4,175	22	,000	-,007767	,001860	-,011624	-,003909
	Equal variances not assumed			-4,175	20,204	,000	-,007767	,001860	-,011644	-,003889

Source: Data processed, 2021

Based on the output above, you can see the value of Sig. Levene's test for homoscedasticity is 0.402> 0.05. This means that the data distribution before and during the COVID-19 pandemic is uniform or equal. Therefore, the independent sample test output table above is interpreted according to the values specified in the assumed homoscedastic table.

You can find the sig value based on the Independent Sample Test output table in the Homoscedastic Assumptions section. (Both sides) From 0.00 to & lt; 0.05, H0 is rejected and Ha is accepted. It can be said that the traditional non-performing loan variables of commercial banks show a significant difference before and during the Covid-19 pandemic. This is because before the COVID-19 pandemic, banks succeeded in maintaining credit quality while maintaining bad debts at the 2% level, in line with the sustained domestic economic situation in 2019. It means that you, credit continued to grow above the banking industry while the growth of Third Party Funds (DPK) better than the industry average.The results of the research conducted so that it can be concluded that:

There are significant differences in Non Performing Loans (NPL) of conventional banks in Indonesia before and during the Covid-19 pandemic.

a) Analysis of Testing Independent Sample t TestRisk Profile (LDR)

Table 13. Group Statistics LDR

Group Statistics

	Before and During the Covid-19 Pandemic	N	*Mean*	Std. Deviation	Std. Error Mean
LDR	Before	12	,93344	,026393	,007619
	During	12	,86783	,040649	,011734

Source: Data processed, 2021

Based on the "Group Statistics" output table above, we know that the dataset was 12 data before and during the COVID-19 pandemic. The average LDR value before the Covid-19 pandemic was 0.9334, while the LDR during the Covid-19 pandemic was 0.86783. Thus, statistically descriptive, it can be concluded that there is a difference in the average (mean) value of LDR before and during the COVID-19 pandemic, it can be seen that the LDR value was higher before the Covid-19 pandemic than during the Covid-19 pandemic. From this, we can conclude that the risk of LDR was low before the COVID-19 pandemic. With the differences in systematic testing, statistical testing is needed. Statistical calculations are as follows:

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Table 14. Independent Samples Test LDR

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
LDR	Equal variances assumed	2,398	,136	4,690	22	,000	,065617	,013991	,036601	,094632
	Equal variances not assumed			4,690	18,875	,000	,065617	,013991	,036320	,094913

Source: Data processed, 2021

Based on the output above, you can see the value of Sig. Levene's homoscedasticity test is 0.136> 0.05, so H0 is acceptable. This means that the data distribution before and during the COVID-19 pandemic is uniform or equal. Therefore, the independent sample test output table above is interpreted according to the values specified in the assumed homoscedastic table.

You can find the sig value based on the Independent Sample Test output table in the Homoscedastic Assumptions section. (Both sides) From 0.00 to < 0.05 means that H0 is rejected and Ha is accepted. Traditional commercial bank LDR variables can be said to make a big difference before and during the Covid-19 pandemic.. That before the Covid-19 pandemic, liquidity conditions were reflected in the LDR being able to be maintained at a fairly good level or increased slightly compared to 2018. The LDR ratio before the Covid-19 pandemic despite the difficult situation, we were able to maintain our liquidity position in relation to our business expansion strategy. Bank liquidity. Meanwhile, during the COVID-19 pandemic, the LDR value continued to experience a significant decline. The causes of the decline in LDR are the crisis and liquidity difficulties, hat the LDR value before and after does not have a significant difference, so it can be concluded that:
Before and during the Covid-19 pandemic, there is a big difference in the deposit-loan ratio (LDR) of traditional Indonesian banks.

b) Analysis of Independent Sample t Test Good Corporate Governance (GCG)

Table 15. Group Statistics GCG

Group Statistics

	Before and During the Covid-19 Pandemic	N	*Mean*	Std. Deviation	Std. Error Mean
GCG	Before	6	1.8333	,40824	,16666
	During	6	20000	,00000	,00000

Source: Data processed, 2021

Based on the "Group Statistics" output table above, it is known that the amount of data before and during the COVID-19 pandemic was 6 data. The average value (mean) of GCG before the covid-19 pandemic was 1.8333, while for GCG during the covid-19 pandemic it was 2,000. Thus, statistically descriptiveit can be concluded that there is a difference in the average (mean) value of GCG before and during the covid-19 pandemic, it can be seen that the value of GCG during the COVID-19 pandemic is greater than before the COVID-19 pandemic. Can concludeconventional commercial banks during the COVID-19 pandemic had better corporate governance. So statistical testing is needed. Statistical calculations are as follows:

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Table 16. Independent Sample T Test GCG

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
GCG	Equal variances assumed	6,250	,031	-1,000	10	,341	-,166667	,166667	-,538023	,204690
	Equal variances not assumed			-1,000	5,000	,363	-,166667	,166667	-,595097	,261764

Source: Data processed, 2021

Based on the output above, you can see the value of Sig. Levene's test for homoscedasticity is 0.031 < 0.05, so H0 is rejected. This is because the data distributionbefore and during the covid-19 pandemic is not homogeneous or not the same. So that the interpretation of the Independent Samples Test output table above is guided by the values contained in the "Equal Variances not Assumed" table.

You can find the sig value based on the IndependentSamplesTest output table in the Equal Variances Not Assumed section. (Both sides) From 0.363> 0.05, meaning With H0 accepted and Ha rejected, it can be said that traditional commercial bank GCGvariableswere not significantly different before and during the Covid-19 pandemic. This means that banks can maintain corporate governance based on corporate governance principles during the COVID-19 pandemic. The implementation of GCG within banks has become a pillar of banks facing all challenges, including banking challenges within the Covid-19 pandemic:

There is no difference in the conventional GCGbank ratio in Indonesia before and during the Covid-19 pandemic.

c) Testing Analysis Independent Sample t Test ROA

Table 17. Group Statistics ROA

Group Statistics

	Before and During the Covid-19 Pandemic	N	*mean*	Std. Deviation	Std. Error Mean
ROA	Before	12	0.03014	,00406	,00117
	During	12	0.02038	,00870	,00251

Source: Data processed, 2021

Based on the "Group Statistics" output table above, we know that the dataset was 12 data before and during the COVID-19 pandemic.. The average (mean) ROA before the covid-19 pandemic was 0.0301, while for the ROA during the covid-19 pandemic it was 0.0203. Thus, statistically descriptive, We can conclude that there is a difference in the mean ROA before and during the COVID-19 pandemic. It can be seen that the ROA value was higher before the COVID-19 pandemic than during Covid-19. Pandemic.It can be concluded that ROA before the covid-19 pandemic had a higher ability to generate better profits. With the differences in systematic testing, statistical testing is needed. Statistical calculations are as follows:

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Table 18. Independent Sample t Test ROA

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
ROA	Equal variances assumed	3,243	,085	3,523	22	,002	,009767	,002772	,004017	,015516
	Equal variances not assumed			3,523	15,586	,003	,009767	,002772	,003877	,015657

Source: Data processed, 2021

Based on the output above, you can see the value of Sig. Levene's homoscedasticity test is 0.085> 0.05, so H0 is acceptable. This means that the data distribution before and during the COVID-19 pandemic is uniform or equal. Therefore, the independent sample test output table above is interpreted according to the values specified in the assumed homoscedastic table.

You can find the sig value based on the Independent Sample Test output table in the Homoscedastic Assumptions section. (Both sides) From 0.002 < 0.05 means that H0 is rejected and Ha is accepted. This makes a big difference between the ROA of traditional commercial banks before and during the Covid-19 pandemic..Return on assets (ROA) before 2019 or the Covid-19 pandemic was slightly lower than in 2018. One of the reasons was the adjustment due to the slowdown in interest rate margin growth due to the impact of rising interest rates, but the ROA value remains 2-3% of banks and can be classified as "very healthy". On the other hand, after the COVID-19 pandemic, ROA continued to decline. From this, we can conclude that:

There is a significant difference in the ROA ratio of conventional banks in Indonesia before and during the Covid-19 pandemic

d) Testing Analysis Independent Sample t TestEarnings (NIM)

Table 19. Group StatisticsNIM

Group Statistics

	Before and During the Covid-19 Pandemic	N	*mean*	Std. Deviation	Std. Error Mean
NIM	Before	12	0.05794	,009108	,002629
	During	12	,05110	,007612	,002197

Source: Data processed, 2021

Based on the Group Statistics" output table above, we know that the dataset was 12 data before and during the COVID-19 pandemic.. The average NIM value before the covid-19 pandemic was 0.0579, while for the NIM during the covid-19 pandemic it was 0.5110. Thus, statistically descriptive, We can conclude that there is a difference in the average NIM value before and during the Covid-19 pandemic. It can be seen that the NIM value before the Covid-19 pandemic was higher, though not significant, compared to during the Covid-19 pandemic. From this we can conclude that NIM was more efficient before the Covid-19 pandemic. With the differences in systematic testing, statistical testing is needed. Statistical calculations are as follows:

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Table 20. Independent Sample Test NIM

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
NIM	Equal variances assumed	,913	,350	1,997	22	,058	,006842	,003427	-,000265	,013948
	Equal variances not assumed			1,997	21,328	,059	,006842	,003427	-,000278	,013961

Source: Data processed, 2021

Based on the output above, you can see the value of Sig. Levene's homoscedasticity test is 0.350> 0.05, so H0 is acceptable. This means that the data distribution before and during the COVID-19 pandemic is uniform or equal. Therefore, the independent sample test output table above is interpreted according to the values specified in the assumed homoscedastic table.

Based on the IndependentSamplesTest output table in the Equal VariancesAssumed section, sig. (Both sides) 0.058> 0.05 means that H0 is accepted and Ha is rejected,and it can be said that traditional commercial bank NIM variables did not show a significant difference before and during the Covid-19 pandemic. During 2019 or before the COVID-19 pandemic, commercial banks which were reflected in net interest income (NIM) were both under pressure, NIM decreased compared to 2018, primarily due to increased interest expense. Also, the NIM value during the COVID-19 pandemic has decreased. This is generally affected by lower interest income. From this, we can conclude that: Before and during the Covid-19 pandemic, there is no big difference in Indonesian traditional NIMbank ratios.Testing Analysis of Independent Sample t Test Capital (CAR)

Table 21. Group Statistics CAR

Group Statistics

	Before and During the Covid-19 Pandemic	N	*Mean*	Std. Deviation	Std. Error Mean
CAR	Before	12	,20909	0.013772	,003976
	During	12	,18495	,016487	,004759

Source: Data processed, 2021

Based on the "Group Statistics" output table above, we can see that the dataset was 12 data before and during the COVID-19 pandemic. The average CAR before the Covid-19 pandemic was 0.2090, while the CAR during the Covid-19 pandemic was 0.1849. Thus, statistically descriptive, it can be concluded that there is a difference in the average (mean) value of CAR before and during the covid-19 pandemic, It can be seen that the CAR valuewas higher before the Covid-19 pandemic than during the Covid-19 pandemic. It can be concluded that CAR before the COVID-19 pandemic had a better level of efficiency. With the differences in systematic testing, statistical testing is needed. Statistical calculations are as follows

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Table 22. Independent Sample Test CAR

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
CAR	Equal variances assumed	1,444	,242	3,893	22	,001	,024142	,006201	,011281	,037002
	Equal variances not assumed			3,893	21,324	,001	,024142	,006201	,011257	,037026

Source: Data processed, 2021

Based on the output above, you can see the value of Sig. Levene's homoscedasticity test is 0.242> 0.05, so H0 is acceptable. This means that the data distribution before and during the COVID-19 pandemic is uniform or equal. Therefore, the independent sample test output table above is interpreted according to the values specified in the assumed homoscedastic table.

Based on the IndependentSamplesTest output table in the Equal Variances Assumed section, sig. (Both sides) From 0.001 & lt; 0.05 means that H0 is rejected and Ha is accepted. Therefore, traditional commercial bank CAR variables make a big difference before and during the Covid-19 pandemic.. This is because prior to the COVID-19 pandemic, banks' CAR values could be maintained at a high enough rate for banks to predict significant risks from bank management, well above the minimum required rate. Means. Both market risk, credit risk, operational risk and their implementation. . On the other hand, after the COVID-19 pandemic, the value of bank CARs declined. This shows that traditional commercial banks had limited control of their capital during the Covid-19 pandemic due to the risk of loan defaults. From this, we can conclude that: There is a big difference in Indonesian traditional CAR bank ratio before and during the Covid-19 pandemic.

CONCLUSION

In this study, researchers tested the effect of return on assets, capital intensity ratio, and company size on tax avoidance, namely property and real estate companies listed on the Indonesia Stock Exchange for the 2016-2019 period.

By looking at the results of the research that has been discussed, we can draw the following conclusions: 1) The results of the research on the effect of Return On Assets on Tax Avoidance state that it has a t count of -3.100 > from t table 2.00100 and a significance value of 0.003 <0.05, which means H1 is accepted and H0 is rejected. This shows that Return on Assets has an effect on Tax Avoidance. 2) The results of the research on the effect of the Capital Intensity Ratio on Tax Avoidance states that it has a t count of -1.196 < from t table 2.00100 and a significance value of 0.237 > 0.05, which means H2 is rejected and H0 is accepted. This shows that the Capital Intensity Ratio has no effect on Tax Avoidance. 3) The results of the research on the effect of firm size on tax avoidance state that it has a t count of -0.097 < t table 2.00100 and a significance value of 0.923 > 0.05, which means H3 is rejected and H0 is accepted. This shows that Company Size has no effect on Tax Avoidance. 4) Simultaneously return on assets, capital intensity ratio, and company size together have a significant influence on tax avoidance with the results of the calculated F test of 3.365 and F table of 2.76 with a significance value of 0.024.

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