ABSTRACT

This study aims to analyze whether there are significant differences in banking performance in Indonesia before and during the Covid-19 pandemic. The COVID-19 pandemic affects the laws of supply and demand regarding the amount, duration and has unclear financial, fiscal and social consequences. The financial sector, and banks in particular, are expected to play a key role absorbing the shock, by supplying much needed funding. The CAMELS method is used to assess banking performance. Capital (C) is represented by Capital Adequacy Ratio (CAR). Assets Quality (A) is represented by Non Performing Loans (NPL). Management Quality (M) is represented by Beban Operasional terhadap Pendapatan Operasional (BOPO). Earnings (E) is represented by Return On Assets (ROA). And, Liquidity (L) is represented by Loan to Deposit Ratio (LDR). Data used in this study is derived from the quarterly financial statements in 2019-2020. The statistical test used SPSS with Paired T-Test or Wilcoxon Signed-rank Test. Also, the MANOVA test is used to determine whether there are significant differences in overall banking performance. From the results, it can be concluded that the pandemic Covid-19 has a significant differences on the overall financial performance of banks in Indonesia at the end of the fourth quarter.

Keywords : CAR, NPL, BOPO, ROA, LDR