

ABSTRACT

The following research aims to find out what factors influenced the financial performance of Islamic Commercial Banks at OJK and BI during the Covid-19 pandemic for the 2019- 2021 period. The analysis methodology is panel data regression with Eviews 12. The sample used is 12 BUS for the 2019-2021 period. The variables used are Operational Costs to Operating Income (BOPO), Non Performing Financing (NPF), Inflation, and Statutory Reserves (GWM). The results is all variables simultaneously had a significant influence on the financial performance of BUS, based on F test. Meanwhile, on t test, the BOPO and GWM variables are proven to have an influence on the financial performance of BUS. NPF and inflation had no effect in BUS financial performance (ROA). So that it can be concluded that BUS at OJK and BI in 2019-2021 during the Covid-19 pandemic could handle their financial performance quite well. Therefore that must used to evaluation for BUS in order to improve operational performance. In order to avoid a decline in financial performance during the Covid-19 pandemic, BUS in OJK and BI are required to prioritize strategic steps to improve their financial performance and if there's a problem with the process, it can be handled properly.

Keywords: Financial Performance; Operating Cost to Operating Income; Statutory Reserves

ABSTRAK

Penelitian berikut mempunyai tujuan agar dapat mengetahui faktor apa saja yang memengaruhi kinerja keuangan Bank Umum Syariah di OJK dan BI saat pandemi covid-19 periode 2019-2021. Metodologi analisisnya yaitu regresi data panel dengan Eviews 12. Sampel yang dipakai yaitu 12 Bank Umum Syariah (BUS) periode 2019-2021. Variabel yang dipakai yaitu Biaya Operasional terhadap Pendapatan Operasional (BOPO), Non Performing Financing (NPF), Inflasi, dan Giro Wajib Minimum (GWM). Hasil penelitian yaitu semua variabel secara simultan memiliki pengaruh yang signifikan terhadap kinerja keuangan BUS, berdasarkan uji F. Sedangkan pada uji t, variabel BOPO dan GWM terbukti memiliki pengaruh pada kinerja keuangan BUS. Untuk NPF dan inflasi tidak memiliki pengaruh pada kinerja keuangan (ROA) BUS. Sehingga dapat ditarik kesimpulan bahwa BUS di OJK dan BI pada 2019-2021 di masa pandemi covid-19 dapat mengatasi kinerja keuangannya cukup baik. Maka dari itu, dapat dijadikan evaluasi untuk BUS agar meningkatkan operasional kinerja. Agar terhindar dari penurunan kinerja keuangan di masa pandemi covid-19, BUS di OJK dan BI wajib mengutamakan langkah-langkah yang strategis untuk meningkatkan kinerja keuangannya dan jika terdapat suatu masalah dalam prosesnya, dapat diatasi dengan baik.

Kata kunci: Kinerja Keuangan; Biaya Operasional terhadap Pendapatan Operasional (BOPO); Giro Wajib Minimum (GWM).