

ABSTRACT

Reka Angelita, The Impact of Covid-19 on the Financial Performance of 47 Bank on the Indonesia Stock Exchange, under the guidance of Alifah Rokhmah Idialis, S.E, M.Sc.

The Covid-19 pandemic has led to a decline in financial performance in Indonesia. The weakening of a country's economy has an impact on the banking sector because of the function of banks as financial intermediary institutions. This study aims to analyze and identify the impact of COVID-19 on the financial performance of 47 banks listed on the Indonesian stock exchange, both conventional commercial banks and Islamic banks. Bank financial performance in this study, namely Capital (CAR), Assets (NPL), Profitability (NIM, ROE, ROA, & BOPO) and Liquidity (LDR. Using panel data with grouping before covid-19 (2017-2019) and during covid -19 (2020-2022). Included in non-parametric research using the Wilcoxon Signed Rank Test. The test results showed that there were significant differences between before and during Covid-19 for several financial performance variables including the Capital Adequacy Ratio (CAR) with a value prob of z statistics 0.0000, Net Interest Margin (NIM) with a prob value of z statistics 0.0010, Return On Assets (ROA) with a prob value of z statistics 0.0188. While Non Performing Loans (NPL) with a prob value of zstatistics 0.3945, Return On Equity (ROE) with a prob value of zstatistics 0.1236, Operating Expenses to Operating Income (BOPO) with a prob value of zstatistics 0.8822, and Loan to Deposit Ratio (LDR) with a prob value of z statistic 0.0790 which can be concluded that there is no significant difference between before and during Covid-19. So Covid-19 has a negative impact on several banking financial performance indicators.

Keywords: *Impact of Covid-19, Financial Performance, Wilcoxon Signed Rank Test*

ABSTRAK

Reka Angelita, Dampak Covid-19 Terhadap Kinerja Keuangan 47 Bank Yang Terdaftar Di Bursa Efek Indonesia, di bawah bimbingan Alifah Rokhmah Idialis, S.E, M.Sc.

Pandemi Covid-19 melemahkan perekonomian Indonesia yang berujung pada penurunan kinerja keuangan. Melemahnya perekonomian suatu negara berdampak pada sektor perbankan karena fungsi bank sebagai lembaga perantara keuangan. Penelitian ini bertujuan untuk menganalisis dan mengidentifikasi dampak covid-19 terhadap kinerja keuangan 47 bank yang terdaftar di bursa efek Indonesia, baik bank umum konvensional maupun bank syariah. Kinerja keuangan bank dalam penelitian ini yaitu *Capital (CAR)*, *Assets (NPL)*, *Profitabilitas (NIM, ROE, ROA, & BOPO)* dan *Liquidity (LDR)*. Menggunakan data panel dengan pengelompokan sebelum covid-19 (2017-2019) dan selama covid-19 (2020-2022). Termasuk dalam penelitian non parametrik dengan menggunakan uji *Wilcoxon Signed Rank Test*. Hasil uji menunjukkan bahwa terdapat perbedaan secara signifikan antara sebelum dan selama covid-19 untuk beberapa variabel kinerja keuangan diantaranya *Capital Adequacy Ratio (CAR)* dengan nilai prob dari z statistik 0,0000, *Net Interest Margin (NIM)* dengan nilai prob dari z statistik 0,0010, *Return On Asset (ROA)* dengan nilai prob dari z statistik 0,0188. Sedangkan *Non-Performing Loan (NPL)* dengan nilai prob dari z statistik 0,3945, *Return On Equity (ROE)* dengan nilai prob dari z statistik 0,1236, *Operating Expenses to Operating Income (BOPO)* dengan nilai prob dari z statistik 0,8822, dan *Loan to Deposit Ratio (LDR)* dengan nilai prob dari z statistik 0,0790 yang dapat disimpulkan bahwa tidak terdapat perbedaan secara signifikan antara sebelum dan selama covid-19. Jadi covid-19 memberikan dampak negatif terhadap beberapa indikator kinerja keuangan perbankan.

Kata Kunci : Dampak Covid-19, Kinerja Keuangan, *Wilcoxon Signed Rank Test*