

**ANALISIS PERBANDINGAN KINERJA KEUANGAN BANK BUMN DAN
BANK SWASTA SELAMA PANDEMI COVID-19
(Studi Kasus pada Perusahaan Perbankan yang Terdaftar di Bursa Efek
Indonesia)**

ABSTRAK

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Tujuan penelitian ini adalah untuk mengetahui apakah terdapat perbedaan rasio ROA, CAR, BOPO, LDR terhadap kinerja keuangan Bank BUMN dan bank Swasta Selama pandemi covid-19. Penelitian ini dilakukan pada Bank BUMN dan Bank Swasta yang terdaftar di Bursa Efek Indonesia (BEI) periode 2020 – 2021 selama pandemi covid – 19. Penelitian ini menggunakan jenis penelitian kuantitatif bersifat komparatif yaitu membandingkan, adapun sumber data penelitian ini adalah laporan keuangan triwulan Bank BUMN dan Bank Swasta yang diwakili masing-masing 4 Bank BUMN yaitu Bank BNI, Bank BRI, Bank Tabungan Negara, Bank Mandiri dan 4 Bank Swasta yaitu Bank OCBC NISP, Bank CIMB Niaga, Bank BCA dan Bank Danamon pada periode 2020 – 2021. Teknik yang digunakan pada penelitian ini yaitu Analisis Rasio Keuangan, Analisis Statistik Deskriptif, Uji Normalitas, Uji Beda *Independen sampel t-test* dan Uji *Mann Whitney*. Hasil penelitian ini menunjukkan bahwa rasio ROA dan BOPO tidak terdapat perbedaan yang signifikan antara kinerja keuangan Bank BUMN dan Bank Swasta selama pandemi covid – 19 tetapi CAR dan LDR terdapat perbedaan yang signifikan antara kinerja keuangan Bank BUMN dan Bank Swasta selama pandemi covid – 19.

Kata Kunci : Kinerja Keuangan, Bank BUMN, Bank Swasta

**COMPARATIVE ANALYSIS OF THE FINANCIAL PERFORMANCE OF
STATE OWNED ENTERPRISES BANK AND PRIVATE BANK DURING
THE COVID-19 PANDEMIC
(Case Study On Banking Companies Listed On The Indonesia Stock
Exchange)**

ABSTRACT

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The purpose of this study was to determine whether there are differences in the ratio of ROA, CAR, BOPO, LDR to the financial performance of State Owned Enterprises Bank and Private Bank during the covid-19 pandemic. This research was conducted on State Owned Enterprises Bank and Private Bank listed on the Indonesia Stock Exchange (IDX) for the period 2020 – 2021 during the covid-19 pandemic. This reaearch uses comparative quantitative research that compares, the data sources for this research are the quarterly financial statements of State Owned Enterprises Bank and private Bank which are represented by 4 State Owned Enterprises Bank namely BNI Bank, BRI Bank, Tabungan Negara Bank, Bank Mandiri and 4 Private Bank namely Bank OCBC NISP, Bank CIMB Niaga, Bank BCA. and Bank Danamon in the period 2020 – 2021. The techniques used in this study are Financial Ratio Analysis, Statistical Analysis Descriptive, Normality Test, Independent Difference Test sample t-test and Mann Whitney Test. The results of this study show that the ratio of ROA and BOPO there is no significant difference between the financial performance of State Owned Enterprises Bank and Private Bank during the covid-19 pandemic but CAR and LDR there is a significant difference between the financial performance of State Owned Enterprises Bank and Private Bank during the covid – 19 pandemic.

Keywords : *Financial Performance, State Owned Enterprises Bank, Private Bank*