

ANALISIS SEBELUM DAN SESUDAH COVID-19 TERHADAP KINERJA BANK BUMN YANG TERDAFTAR DI BURSA EFEK INDONESIA PERIODE 2018-2022

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui bagaimana Kinerja Bank BUMN Sebelum dan Sesudah Covid-19 menggunakan Metode CAMEL. Metode CAMEL digunakan untuk menilai kesehatan bank berdasarkan 5 aspek yaitu *Capital (CAR)*, *Asset (NPL)*, *Management (NPM)*, *Earning (BOPO)*, *Likuidity (LDR)*. Banyaknya populasi dan sampel dalam penelitian ini sebanyak 4 Bank BUMN mencakup BRI, BNI, BTN, MANDIRI. Metode analisis yang digunakan adalah uji asumsi klasik, uji homogenitas, dan uji beda. Sumber data yang digunakan dalam penelitian ini data sekunder yang diambil dari situs resmi www.idx.co.id dan diproses dengan bantuan *software SPSS Version 26.0*. Hasil penelitian menunjukkan bahwa CAR tidak terdapat perbedaan dan NPL, NPM, BOPO, LDR terdapat perbedaan yang signifikan terhadap Kinerja Bank BUMN Sebelum dan Sesudah Covid-19.

Kata kunci: Kinerja Bank, CAMEL, Pandemi Covid-19

***BEFORE AND AFTER COVID-19 ANALYSIS OF THE PERFORMANCE OF
STATEOWNED BANKS LISTED ON THE INDONESIAN STOCK EXCHANGE FOR THE
2018-2022 PERIOD***

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ABSTRACT

This research aims to find out how state-owned banks perform before and after Covid-19 using the CAMEL method. The CAMEL method is used to assess the level of Bank Health based on 5 aspects, namely Capital (CAR), Assets (NPL), Management (NPM), Earnings (BOPO), Liquidity (LDR). The population and samples in this study were 4 state-owned banks including BRI, BNI, BTN, MANDIRI. The analytical method used is Test Classical Assumptions, Homogeneity Test, and Difference Test. The data source used in this research is secondary data taken from the official website www.idx.co.id and processed with the help of SPSS Version 26.0 software. The research results show that there is no difference in CAR and there are significant differences in NPL, NPM, BOPO, LDR in the performance of state-owned banks before and after Covid-19.

Keywords: Bank Performance, CAMEL, Covid-19 Pandemic