

ABSTRAK

Penelitian ini bertujuan untuk menganalisa kinerja keuangan Bank BUMN sebelum dan selama pandemi covid-19 yang dilihat dari dimensi profitabilitas dan dimensi risiko. Dimensi profitabilitas berdasarkan tingkat ROA dan ROE, dimensi risiko berdasarkan tingkat LDR dan CAR. Penelitian ini menggunakan metode kuantitatif komparatif, adapun sumber data yang digunakan adalah data sekunder berupa laporan keuangan triwulanan Bank BUMN periode 2018-2021. Sampel yang digunakan sebanyak 4 Bank BUMN yang terdaftar di Otoritas Jasa Keuangan (OJK) dengan teknik pengambilan sampel jenuh. Analisis Sample *paired t-test* dilakukan dengan sampel berpasangan melalui dua peristiwa berbeda, yaitu sebelum dan selama pandemi covid-19. Hasil penelitian menunjukkan bahwa kinerja keuangan Bank BUMN sebelum dan selama pandemi covid-19 dilihat dari dimensi profitabilitas berdasarkan *Return On Asset* (ROA) mengalami perbedaan signifikan dengan tren penurunan, sedangkan berdasarkan *Return On Equity* (ROE) mengalami perbedaan secara signifikan dengan tren penurunan. Dimensi risiko berdasarkan *Loan to Deposit Ratio* (LDR) mengalami perbedaan secara signifikan dengan tren penurunan, sedangkan berdasarkan *Capital Adequacy Ratio* (CAR) tidak mengalami perbedaan yang signifikan. Adanya pandemi covid-19 memberikan dampak pada dimensi profitabilitas menurun sedangkan untuk dimensi risiko masih pada kategori aman untuk menghadapi pandemi covid-19 di Indonesia.

Kata Kunci: Kinerja Keuangan, Bank BUMN, Pandemi Covid-19

ABSTRACT

This study aims to analyze the financial performance of state-owned banks before and during the covid-19 pandemic which is seen from the profitability and risk dimensions. The dimension of profitability is based on the level of ROA and ROE, the dimension of risk is based on the level of LDR and CAR. This study uses a comparative quantitative method, while the data source used is secondary data in the form of quarterly financial statements of state-owned banks for the 2018-2021 period. The sample used was 4 state-owned banks registered with the Financial Services Authority (OJK) with a saturated sampling technique. The sample paired t-test analysis was carried out with paired samples through two different events, namely before and during the covid-19 pandemic. The results show that the financial performance of state-owned banks before and during the covid-19 pandemic seen from the profitability dimension based on Return On Assets (ROA) experienced a significant difference with a downward trend, while based on Return On Equity (ROE) experienced a significant difference with a downward trend. The risk dimension based on the Loan to Deposit Ratio (LDR) has a significant difference with a downward trend, while based on the Capital Adequacy Ratio (CAR) there is no significant difference. The existence of the covid-19 pandemic has an impact on the dimension of declining profitability, while the risk dimension is still in the safe category to deal with the covid-19 pandemic in Indonesia.

Keywords: *Financial Performance, State-Owned Banks, Covid-19 Pandemic*