

ABSTRAK
**ANALISIS PERBANDINGAN KINERJA KEUANGAN PERBANKAN
SEBELUM DAN SAAT PANDEMI COVID-19 MENGGUNAKAN ANALISIS
RGENC PADA BANK BUMN (BANK UMUM PERSERO) YANG
TERDAFTAR DI BURSA EFEK INDONESIA PERIODE 2019-2020
PERIODE 2019-2020**

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ABSTRACT

This research was motivated by the Covid-19 virus which spread to Indonesia and caused a pandemic outbreak. The impact of the Covid-19 pandemic on the banking sector is related to the level of financial health of banks in Indonesia. This study aims to determine the level of financial health of banks, especially BUMN Banks (Persero Banks) before the Covid-19 pandemic and during the Covid-19 pandemic in 2020 using RGENC analysis (Risk Profile, Good Corporate Governance, Earning and Capital). The data analysis tool method used is SPSS (Statistical Package for Social Sciences). The results of this study prove that there is no significant difference in banking financial performance between before and during the 2020 Covid-19 Pandemic at BUMN Banks (Persero) as measured by the ratio Risk Profile. There is no significant difference in the financial performance of banks between before and during the 2020 Covid-19 Pandemic in BUMN Banks (Persero) as measured by the ratio Good Corporate Governance. There is a difference in the financial performance of banks between before and during the 2020 Covid-19 Pandemic in BUMN Banks (Persero) as measured by the ratio Earnings. There is no difference in banking financial performance between before and during the 2020 Covid-19 Pandemic at State-Owned Banks (Persero) as measured by the ratio Capital.

Keywords: *Financial Performance, BUMN Bank (Persero Bank), Pandemic, RGENC Analysis*

ABSTRAK

Penelitian ini dilatarbelakangi oleh virus Covid-19 yang meluas hingga ke Indonesia dan menyebabkan terjadinya wabah pandemic. Dampak pandemic Covid-19 bagi sector perbankan yaitu berkaitan dengan tingkat kesehatan keuangan perbankan di Indonesia. Penelitian ini bertujuan untuk mengetahui terkait tingkat kesehatan keuangan perbankan khususnya Bank BUMN (Bank Persero) sebelum pandemic Covid-19 dan selama pandemic Covid-19 pada tahun 2020 menggunakan analisis RGENC (*Risk Profile, Good Corporate Governance, Earning and Capital*). Metode alat analisis data yang digunakan adalah SPSS (*Statistical Package for Social Sciences*). Hasil penelitian ini membuktikan bahwa Terdapat perbedaan yang berarti pada kinerja keuangan perbankan antara sebelum dan saat Pandemi Covid-19 tahun 2020 pada Bank BUMN (Bank Umum Persero) yang diukur dengan rasio *Risk Profile*. Tidak terdapat perbedaan yang berarti pada kinerja keuangan perbankan antara sebelum dan saat Pandemi Covid-19 tahun 2020 pada Bank BUMN (Bank Umum Persero) yang diukur dengan rasio *Good Corporate Governance*. Terdapat perbedaan pada kinerja keuangan perbankan antara sebelum dan saat Pandemi Covid-19 tahun 2020 pada Bank BUMN (Bank Umum Persero) yang diukur dengan rasio *Earning*. Tidak terdapat perbedaan pada kinerja keuangan perbankan antara sebelum dan saat Pandemi Covid-19 tahun 2020 pada Bank BUMN (Bank Umum Persero) yang diukur dengan rasio *Capital*.

Kata Kunci: *Kinerja Keuangan, Bank BUMN (Bank Persero), Pandemi, Analisis RGENC*