

KOMPARASI RASIO KEUANGAN PERUSAHAAN PERBANKAN KONVENSIONAL PADA MASA SEBELUM DAN SELAMA PANDEMI COVID 19 DI INDONESIA

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ABSTRAKSI

Perbankan termasuk sektor utama yang terkena imbas dari kondisi kedaruratan Covid-19 misalnya banyaknya terjadi kredit macet. Tujuan penelitian ini adalah untuk mengetahui ada tidaknya perbedaan antara *Current Ratio*, *Total Debt to Equity Ratio*, *Return On Equity Ratio*, dan *Total Asset Turnover Ratio* pada perusahaan perbankan sebelum dan selama pandemi Covid-19. Penelitian ini menggunakan pendekatan kuantitatif dalam bentuk data rasio keuangan bank umum konvensional, dengan menggunakan metode komparatif (perbandingan). Sumber data dalam penelitian ini berupa laporan keuangan triwulanan perusahaan perbankan yang terdaftar di Bursa Efek Indonesia. Sumber data didapat dengan cara mengakses situs resmi yang dimiliki IDX (www.idx.co.id). Metode analisis data menggunakan Statistik Deskriptif, Uji Normalitas & Uji Beda *Wilcoxon Signed Rank Test* dan *Paired Sample t-Test*. Hasil penelitian ini menunjukkan bahwa: 1) Tidak terdapat perbedaan rasio keuangan perbankan konvensional sebelum dan selama pandemi covid-19 diukur dari Current Ratio, karena nilai sig. 0,212 artinya nilai ini lebih besar dibandingkan 0,05.; 2) Tidak terdapat perbedaan rasio keuangan perbankan konvensional sebelum dan selama pandemi covid-19 diukur dari Debt to Equity Ratio, karena nilai sig. 0,415 artinya nilai ini lebih besar dibandingkan 0,05.; 3) Tidak terdapat perbedaan rasio keuangan perbankan konvensional sebelum dan selama pandemi covid-19 diukur dari Return on Equity Ratio karena nilai sig. 0,119 artinya nilai ini lebih besar dibandingkan 0,05.; 4) Terdapat perbedaan rasio keuangan perbankan konvensional sebelum dan selama pandemi covid-19 diukur dari Total Asset Turnover Ratio, karena nilai sig. 0,029 artinya nilai ini lebih kecil dibandingkan 0,05.

Kata kunci: *bank, Current Ratio, Total Debt to Equity Ratio, Return On Equity Ratio, dan Total Asset Turnover Ratio*

COMPARISON OF FINANCIAL RATIOS OF CONVENTIONAL BANKING COMPANIES BEFORE AND DURING THE COVID 19 PANDEMI IN INDONESIA

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ABSTRACT

Banking is one of the main sectors affected by the Covid-19 emergency, for example, there are many bad loans. The purpose of this study was to determine whether there were differences between the Current Ratio, Total Debt to Equity Ratio, Return On Equity Ratio, and Total Asset Turnover Ratio in banking companies before and during the Covid-19 pandemi. This study uses a quantitative approach in the form of conventional commercial bank financial ratio data, using a comparative method (comparison). The source of data in this study is the quarterly financial reports of banking companies listed on the Indonesia Stock Exchange. Data sources were obtained by accessing the official website owned by IDX (www.idx.co.id). The data analysis method uses Descriptive Statistics, Normality Test & Average Difference Test using Wilcoxon Signed Rank test and Paired Sample T-Test. The results of this study show that: 1) There is no difference in conventional banking financial ratios before and during the Covid-19 pandemi as measured by the Current Ratio, because the sig. 0.212 means that this value is greater than 0.05.; 2) There is no difference in conventional banking financial ratios before and during the Covid-19 pandemi measured from the Debt to Equity Ratio, because the sig. 0.415 means that this value is greater than 0.05. 3) There is no difference in conventional banking financial ratios before and during the Covid-19 pandemi as measured by the Return on Equity Ratio because the sig. 0.119 means that this value is greater than 0.05.; 4) There are differences in conventional banking financial ratios before and during the Covid-19 pandemi as measured by the Total Asset Turnover Ratio, because the sig. 0.029 means that this value is smaller than 0.05.

Keywords: bank, Current Ratio, Total Debt to Equity Ratio, Return On Equity Ratio, and Total Asset Turnover Ratio