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Submission title: (Anandhayu Mahatma R) Comparison of Indonesian Banking...
File name: ndonesian_Banking_Performance_Pre_and_Post_Pandemic_C...
File size: 219.06K
Page count: 9
Word count: 5,505
Character count: 28,069
Submission date: 24-Nov-2023 01:55PM (UTC+0700)
Submission ID: 2237285099

Jurnal Bisnis dan Manajemen
<http://jurnal.unmer.ac.id/index.php/bm>

Volume 9 No 1
2022
Hm. 109-118

Comparison of Indonesian Banking Performance Pre and Post Pandemic Covid-19

Anandhayu Mahatma Ratri*
Business Administration, University of Merdeka Malang, Indonesia
anandhayu@unmer.ac.id

Agung Suwandaru
Western Sydney University, Australia
a.suwandaru@westernsydney.edu.au

Hariri Brimantyo
Business Administration, University of Merdeka Malang, Indonesia
hariri.brimantyo@unmer.ac.id

Ginjar Indra Kusuma Nugraha
Business Administration, University of Merdeka Malang, Indonesia
gim_revalin@unmer.ac.id

Almer Rasyid
Business Administration, University of Merdeka Malang, Indonesia
almer.rasyid@unmer.ac.id

Submitted Date :
1 April 2022

Accepted Date :
17 Mei 2022

Suggested Citation:

Abstract:
This research aims to determine and analyze the performance of Indonesia's Banking Sub Sector before and during the pandemic. We apply the CAMEL method to assess the Bank's performance via CAR (Capital Adequacy Ratio), NPL (Non-Performing Loans), NPM (Net Profit Margin), ROA (Return on Assets), and LDR (Loan to Deposit Ratio) in both situations. The sample uses 42 banking companies listed on the Indonesia Stock Exchange from 2019 – 2020. The results show that the CAR, NPL, and NPM values during the pandemic have increased compared to before the pandemic. However, the ROA and LDR values decreased during the pandemic compared to before the pandemic. The other findings exhibit no significant differences in CAR, NPL, NPM, ROA, and LDR on bank performance before and during the pandemic. In conclusion, banks should be aware of changes during the pandemic and will change various financial transactions. The research results are also significant for policymakers to make policies that can facilitate the community and the banking world in the post-pandemic era by paying attention to changes.

Keywords: CAMEL, Banking Performance, Covid-19 Pandemic, Bank Health
JEL Classification: G21, M10
*Corresponding Author

109

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Post Pandemic Covid-19

by 19023000235 ANGEL HELENA JOCOM

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Submission ID: 2237285099

File name: ndonesian_Banking_Performance_Pre_and_Post_Pandemic_Covid-19.pdf (219.06K)

Word count: 5505

Character count: 28069

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