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COMPARISON ANALYSIS OF THE FINANCIAL PERFORMANCE OF SHARIA BANKING AND CONVENTIONAL BANKING DURING THE PANDEMIC COVID 19

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ABSTRACT

This study aims to determine, test, and analyze: Comparison of financial performance at Indonesian Sharia Banks and conventional BRI during the Covid 19 Pandemic. This research is a comparative study where the population and sample of this study are Indonesian Sharia Banks and Conventional BRI listed on the Indonesia Stock Exchange, the sample of this study was determined using a purposive sampling technique, collecting data using documentation. Data analysis used the comparative analysis or different tests.

The results of this study indicate that: There are differences in performance in the LDR ratio, and also the results show there are no differences in financial performance in the CAR, NPL/NPF, ROE, ROA, and BOPO ratios. The test results of the LDR ratio with the Sig. (2-tailed) of 0.005 < 0.05. The results of testing the CAR ratio can inform us that the significance value is 0.514 > 0.05. This shows that there is no significant difference in the CAR ratio between Conventional BRI and Indonesian Sharia Banks. The results of the NPL/NPPF ratio test can inform us that the significant value is 0.382 > 0.05. The results of the ROE ratio test inform us that the significant yield value is 0.436 > 0. 05 so it can be stated that there is no significant difference in the ROE ratio between Conventional BRI and Indonesian Sharia Banks. The results of the ROA ratio test can provide information to us that the significant value is 0.449 > 0.05. The results of the BOPO ratio test above inform us that the result is a significant value of 0.517 > 0.05. This indicates that there is no significant difference in the BOPO ratio between Conventional BRI and Indonesian Sharia Banks.

Keywords: ***Indonesian Sharia Bank, Conventional BRI, Financial Performance***

INTRODUCTION

At this time the world is experiencing an extraordinary phenomenon, including our country, Indonesia. This phenomenon is the coronavirus pandemic (Covid 19). The outbreak had an impact on all sectors and aspects of life, including the Sharia banking financial system which was affected. The existence of regional quarantine causes the product not to be distributed properly. This causes the financial system to erode, including the existing interest in conventional banking. As instructed by the Governor of Bank Indonesia (BI), banks are expected to immediately reduce lending rates (Sumadi 2021:146).

There are two main problems faced by Islamic banking in Indonesia, namely the low quality of Islamic bank assets and the limited Islamic bank capital. Low asset quality is characterized by high problem financing. The problem faced by Islamic banks is capital which is still limited. With this problem, Islamic banks must focus on anticipating the arrival of liquidity risk so that the performance of Islamic banks can run well. The problem is that today's liquidity is very important for Islamic banks in carrying out their business activities. Is it to address urgent needs, meet customer requests for financing, and provide flexibility in seizing attractive and profitable investment opportunities so as not to hinder the performance of Islamic banks themselves.

Table 1. Profits of Islamic Banks and Conventional Banks
(Expressed in Billions of Rupiah)

No	Bank name	Profit 2020 (IDR)	2019 profit (IDR)	Profit 2018 (IDR)
1	BRI Syariah	248,054	74,016	106,600
2	Conventional BRI	18,660,393	34,413,825	32,418,486

Source: www.idx.co.id/financial report data is processed

Based on the financial report data presented above, it can be seen that some changes in profits each year. For BRI Syariah Bank, the profit in 2018 was IDR 106,600, and in 2019 it was IDR 74,016 while the profit received in 2020 was IDR 248,054. This informs us that BRI Syariah Bank experienced a decrease in profits in 2019, there was a difference of IDR 32,584, while the profits generated at BRI Conventional Banks in 2018 amounted to IDR 32,418,486, and in 2019 IDR 34,413,825 and in 2020 as much as IDR 18,660,393. Unlike the BRI Syariah Bank, which experienced a decline in 2019, for Conventional BRI Banks, a decline in profits was seen in 2020. It is assumed that one of the factors causing this decline was the Covid 19 pandemic.

Based on research from Muhammad Syafril Nasution and Hasni Kamal (2021) with the research title "Comparative Analysis of Sharia and Conventional Banking Performance Pre and Post Covid 19" The results show that if banking performance is seen from the solvency ratio with the CAR ratio after the Covid 19 pandemic, Islamic banking and banking Conventional banking is relatively the same compared to before the Covid 19 pandemic, but both pre and post-Covid 19 conventional banking has a higher value compared to Islamic banks (Syafril Nasution, et al, 2021: 36)

Research conducted by Annastasya Meisa Putri and Aldilla Indrianty. This study compares the performance of Islamic finance with conventional finance. The results of this study indicate that overall there is no significant difference between the financial performance of Islamic banking and conventional banking. But Islamic banking has better financial performance compared to conventional banking (Annastasya Meisa Putri and Aldilla, 2020: 1103)

In research conducted by Arta Agustin Melannia (2021) with the research title "Analysis of the Financial Performance of Islamic Banks and Conventional Banks during the Covid-19 Pandemic". Arta Agustin got the results from his research that during the Covid-19 pandemic, there were significant differences for the CAR, NPL, ROA, ROE, BOPO, and LDR ratio indicators for Islamic banking and conventional banking. Therefore, it can be proven by the results of the T-test and Mamm Whitney test which as a whole produced a result of 0.05 (Arta Agustin, 2021:69)

Based on the three studies raised above where the research results are contradictory, therefore the researcher is interested in conducting research and proving whether or not there are differences in the performance of Islamic and conventional banking in facing the challenges of Covid 19 which harm the economy in several countries in the world including in Indonesia.

This study aims to determine differences in the financial performance of Islamic banking and conventional banking in facing the challenges of Covid 19. Based on the assessment of differences in financial performance, this study can use the liquidity ratio, solvency ratio, profitability ratio, and asset quality. This research is expected to provide an empirical contribution to financial management regarding the comparison of the financial performance of Islamic banking and conventional banking in facing the challenge of Covid 19 in Indonesia as well as providing information and material for consideration in making decisions to improve bank performance and can be used in planning, performance management to improve financial performance banks as well, serves as information for investors who want to invest in banking companies.

LITERATURE REVIEW

Banks Concept

According to PSAK No. 31 concerning Banking Accounting, a bank is an institution that acts as a financial intermediary (financial intermediary) between parties who have excess funds (surplus units) and parties who need funds (deficit units), as well as an institution that functions to expedite payment traffic. Kashmir (2021: 40) defines a bank as a financial institution whose main activity is collecting funds from the community and channeling these funds back to the community and providing other banking services.

At the beginning of the formation of a bank, it started with the method of storing the trading assets of the merchant. At that time there were concerns about how to store assets in the form of capital and profits derived from commerce safely and reliably. The traders were worried that their property would be stolen or robbed when they brought it to trade. Furthermore, a money depository institution was formed which later became the forerunner to the formation of a modern bank (Muammar Arafat Yusmar, 2018: 2).

Dendawijaya (2021) expresses the meaning of a bank, namely a bank as a type of financial institution that performs various services, such as providing credit, circulating currency, monitoring currency, acting as a place for storing valuable objects, financing companies, and others. According to Simorangkir (2021:357), a bank is a financial institution that aims to provide credit and services. The granting of credit is carried out by circulating bank payment instruments in the form of demand deposits.

Financial Statements

The Indonesian Accounting Association defines financial statements as part of the financial reporting process which usually includes a balance sheet, income statement, and statement of changes in financial position (which can be presented in various ways, for example, as a statement of cash flows, or a statement of flows of funds), notes and other reports and explanatory material which is an integral part of financial reports (Tinandri, 2020:69)

According to the Financial Accounting Standards (SAK), financial reports are part of the financial reporting process. Complete financial statements usually include a balance sheet, income statement, statement of changes in financial position (which can be presented in various ways, for example as a statement of cash flows, or statement of flows of funds), notes, and other reports and explanatory material which are an integral part of the financial statements. In general, the financial statements of a company in an accounting period can be used to describe the company's performance (Wiratna Sujarweni, 2017:90)

According to Munawir (2020: 70), financial reports are the result of an accounting process that can be used as a tool to communicate financial data or activities of a company with parties interested in the data or effectiveness of the company.

Financial Performance

According to Tanor (2020:106), financial performance is an analysis carried out to see the extent to which a company uses the rules of financial implementation properly and correctly. Financial performance can be seen from the financial reports owned by the company or business entity concerned which is reflected in the balance sheet (balance sheet), income statement (income statement), and cash flow statement (cash flow statement) as well as other matters that contribute support as a reinforcement of the financial performance assessment.

Financial performance according to Achmad & Hidayat (2021:62) is the company's ability to manage and control its resources. Financial performance appraisal is one way to fulfill the wishes of investors in achieving the goals set by the company. To assess company performance, ratios can be used as a benchmark for assessing and linking financial data to the company's financial statements. The profitability ratio is a ratio that can measure how much a company's ability to earn profits in relation concerning sales, total assets, and own capital.

According to Fahmi (2021:4), financial performance is an analysis carried out to see how far a company has carried out by using the rules of financial implementation properly and correctly. According to (2021:4). The performance measurement system has a strategy implementation target. The company's organizational operational performance includes its financial and managerial performance. In establishing a performance measurement system, top management selects a series of measures that reflect the company's strategy.

Financial Ratios

Financial ratio analysis is an activity for analyzing financial statements by comparing one account with another account in a financial report, the comparison is biased between accounts in the balance sheet and profit and loss financial statements. This financial ratio analysis is intended to determine the relationship between accounts in the financial statements, both in the balance sheet and in the income statement. Financial ratio analysis describes a relationship and comparison between the number of one account with other accounts in the financial statements, using methods such as ratio analysis will be able to explain or describe the good and bad condition or financial position of a company. The purpose of conducting financial ratio analysis is to be able to assist companies in identifying the company's financial strengths and weaknesses,

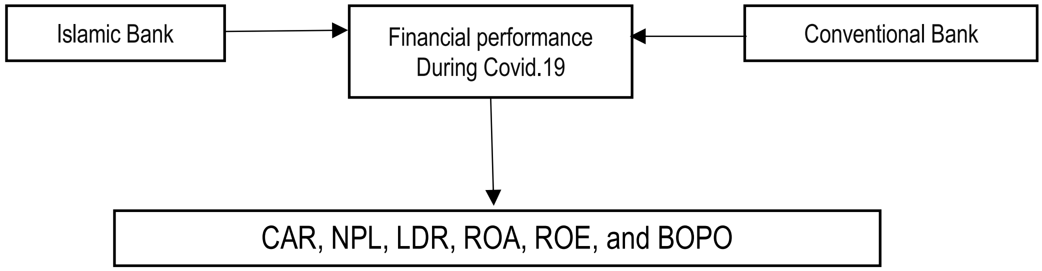
Financial ratio analysis is carried out to make it easier for analysts to understand the company's financial condition. By looking at the numbers listed on the balance sheet and profit and loss, it is often difficult to get a clear picture of the condition of a company. To perform financial ratio analysis, it is necessary to calculate financial ratios that measure certain aspects.

Financial analysis involves assessing past, present, and future conditions. The goal is to find weaknesses in the company's financial performance that can cause problems in the future and to determine the company's strengths that can be relied upon. Financial ratios are the main tool in financial analysis because they can be used to answer questions about a company's financial health.

Conceptual Framework

The Conceptual Framework is the foundation of the entire research process. Logically develop, describe, and explain the relationships that occur between the variables needed to answer the research problem. The conceptual framework explains the relationships between variables, explains the theory that underlies these relationships, and explains the characteristics and directions of these relationships. A good conceptual framework identifies and determines the variables that are relevant to the research problem that has been formulated (Sudaryono, 2019: 166).

Figure 1. Research Conceptual Framework



Hypothesis

Based on the background, theoretical studies, and relevant research above, the researcher provides a provisional conjecture or hypothesis that can be generated in this study. A research hypothesis can be formulated with the title "Comparative Analysis of the Financial Performance of Islamic Banking and Conventional Banking in Facing the Covid-19 Pandemic" as follows:

"There are significant differences in the financial performance of Bank Syariah Indonesia and Conventional BRI Banks listed on the Indonesia Stock Exchange"

RESEARCH METHODS

Object of Research

In conducting research, the first thing to pay attention to is the object of research, because the object of research contains problems that will be answered in a study. The object of this study is a comparative analysis of the financial performance of Islamic banking and conventional banking listed on the Indonesia Stock Exchange, by looking at the performance of the two banks and comparing their financial performance in the face of Covid 19.

Data Types and Sources

The type of data in this study is quantitative data, namely data in the form of numbers which are then processed based on the analytical techniques used in this study. The data source used in this study is secondary data which is data obtained indirectly, through intermediary media. Secondary data in this study include quarterly financial reports and annual financial reports for banking companies listed on the Indonesia Stock Exchange (IDX).

Population and Sample

The population in this study are all financial reports that have been published by Indonesian Islamic banks and Conventional BRI which is listed on the Indonesia Stock Exchange (IDX). The sampling technique in this study uses purposive sampling, which is a sampling technique used by researchers if the researcher has certain considerations in taking the sample. , 2020 and 2021. (Suharsimi Arikunto, 2010:95)..

Data Collection Technique

The procedure for collecting data in this study uses documentation techniques. Documentation techniques are used to collect data in the form of written data containing information and explanations as well as thoughts about phenomena that are still actual and under the research problem. Documentation techniques process and start from collecting documents, selecting documents according to research objectives, recording and explaining, interpreting, and connecting with other phenomena (Muhammad, 2013: 152).

Data Analysis Technique

TechniqueData analysis is the process of processing data that has been obtained from the field. The results that have been obtained from the analysis are an answer to the question of the problem under study (Slamet and Aglis, 2020: 81). This study uses several statistical tests with the help of SPSS software.

RESEARCH RESULT AND DISCUSSION

Results Result

Based on the results of research on measuring the financial performance of conventional banking and Islamic banking as measured by the indicators Loan to Deposit Ratio (LDR), Capital Adequacy Ratio (CAR), Non-Performing Loans (NPL), Return on Equity (ROE), Return on Assets (ROA), Operational Costs and Operating Income (BOPO). Period 2019-2021 as follows:

Table. 2. Research Results of Conventional Banks and Indonesian Sharia Bank

Bank	Year	LDR/FDR	CAR	NPL/NPF	ROE	ROA	BOPO
BRI conventional	2019	88.64	10.55	2.62	19.41	3.50	70.10
	2020	83.66	20.61	2.94	11.05	1.98	81.22
	2021	83.05	24.37	3.29	15.28	2.52	76.37
Indonesian Sharia Bank	2019	75.54	16.15	2.44	15.65	1.69	82.89
	2020	73.98	16.88	2.51	15.03	1.65	81.81
	2021	74.45	10.75	3.05	13.82	1.70	79.84

Based on the above data that has been obtained from the results of calculating the ratios used as indicators to measure the financial performance of Conventional BRI and Indonesian Sharia Banks. The above data will be subjected to independent statistical testing T-test to obtain the results of a comparison of financial performance in conventional banking and Islamic banking, as will be presented in the form of a test output table below.

Table. 3. LDR or FDR Ratio Test Results

Group Statistics					
	BANK	N	Means	std. Deviation	std. Error Means
PERFORMANCE	CONVENTIONAL BRI	3	85.1167	3.06650	1.77045
	BSI	3	74.6567	.80027	.46204

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Differences	std. Error Difference	Lower	Upper

PERFORMANCE	Equal variances assumed	7,448	052	5,717	4	005	10.46000	1.82974	5.37982	15.54018
	Equal variances not assumed			5,717	2,271	022	10.46000	1.82974	3.42284	17.49716

Source: SPSS Outputs

Table 3 of the results of the LDR ratio test above informs that the Sig. (2-tailed) of 0.005 > 0.05. It can be said that there is a significant difference in the LDR ratio between Conventional BRI and Indonesian Sharia Banks. If you look at the mean value of the table above for the LDR ratio of conventional banks, it has a mean value of 85.1167 in the good category, while the value at Bank Syariah Indonesia is 74.6567 in the very good category. This indicates that the ability of Indonesian Sharia Banks to channel credit/financing is better when compared to the performance of Conventional BRI.

Table 4. CAR Ratio Test Results

Group Statistics					
	BANK	N	Means	std. Deviation	std. Error Means
PERFORMANCE_CAR	CONVENTIONAL BRI	3	22.5100	1.88032	1.08560
	BSI	3	37.6233	36.56253	21.10939

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Differences	std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
PERFORMANCE_CAR	Equal variances assumed	14,469	.019	-.715	4	.514	-15.11333	21.13728	-73.79984	43.57317
	Equal variances not assumed			-.715	2011	.548	-15.11333	21.13728	-105.60268	75.37601

Table 4 the results of testing the CAR ratio can inform us that the significance value is 0.514 > 0.05. This shows that there is no significant difference in the CAR ratio between Conventional BRI and Indonesian Sharia Banks. In the table above, Conventional BRI has a mean value of 22.5100 which is included in the very good category, while Bank Syariah Indonesia also has a mean value of 37.6233 which is also in the very good category, meaning that both banks are in the same good category in the CAR ratio. shows that Conventional BRI and Indonesian Sharia Banks both have sufficient capital to support assets that contain or generate risk, but if you look at the mean value of the two banks, Islamic Banks are superior when compared to Conventional BRI.

Table 5. NPL or NPF Ratio Test Results

Group Statistics					
	BANK	N	Means	std. Deviation	std. Error Means
PERFORMANCE JAN PL	CONVENTIONAL BRI	3	2.9500	.33511	.19348
	BSI	3	2.6667	41.55480	23.99168

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Differences	std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
PERFORMANCE JAN PL	Equal variances assumed	15,771	.017	-.980	4	.382	-23.51667	23.99246	-90.13040	43.09707
	Equal variances not assumed			-.980	2,000	.430	-23.51667	23.99246	-126.73501	79.70167

Table 5 results of testing the NPL or NPF ratio can inform us that the significant value is 0.382 > 0.05. This shows that there is no significant difference in the NPL/NPF ratio between Conventional BRI and Indonesian Sharia Banks. Based on the mean value of the NPL or NPF ratio for Conventional BRI, it has a mean value of 2.9500, which is in the very good category, while the mean value at Bank Syariah Indonesia is 2.6667 which is also included in the very good category, this shows that in terms of bad credit, it is not a problem for conventional BRI banks and Indonesian Sharia Banks.

Discussion

Based on the results of the research presented above, then an analysis will be carried out to compare the performance of Bank Syariah Indonesia and Conventional BRI by looking at the average ratio and the results of statistical testing to see the comparison of the two banks, therefore we can see the discussion of the research results. From the description below:

Loan to Deposit Ratio (LDR) Loan to Deposit Ratioor LDR is the ratio of total credit to Third Party Funds (DPK) collected by the Bank. This ratio will show the level of ability of the Bank in channeling funds originating from the public. Based on the results of testing the LDR or FDR ratio that has been presented in output table 5 above, we can discuss that there are differences in the performance of the LDR or FDR ratio in Islamic and Indonesian Banks and Conventional BRI, by looking at the average value that has been obtained from the results In calculating the LDR or FDR ratio, we can see the difference in the values of the two banks. In this case, researchers can provide assumptions that cause the difference in the average ratio.

Capital Adequacy Ratio (CAR) The CAR ratio is used to measure the adequacy of the Bank's capital to support assets that contain or generate risk. The higher the CAR, the stronger the Bank's ability to bear risks and the Bank can finance the Bank's operations. Based on the results of ratio testing to find out the comparison of Indonesian Sharia Banks and Conventional BRI in financial performance with the CAR ratio indicator, the calculation results provide an overview of information to us that there is no difference in financial performance especially in the CAR ratio in other words that for Indonesian Sharia Banks and Conventional BRI Indonesia both have sufficient capital to support assets that contain or generate risk,

Non-Performing Loans (NPL) NPL is the ratio of non-performing loans to total loans. Non-performing loans are loans with substandard, doubtful, and bad quality. Based on the non-performing loan (NPL) ratio test conducted to see the performance of a banking institution in processing bad loans, therefore the results of a comparison of the performance of the NPL ratio at Indonesian Sharia Banks and Conventional BRI show that there is no significant difference, in other words, that between Indonesian Islamic banks and conventional BRI, both have very good NPL ratio performance so it is assumed that the two banks being compared for bad loans are not a serious problem.

Return On Equity (ROE) The ROE ratio is used to see the ability of a company to process capital to generate profits, in this case, the Indonesian Sharia Bank and Conventional BRI have an average value at a fairly good ROE ratio, but Conventional BRI is superior in this ratio, the researchers assume that this that is, Conventional BRI starts to be compared to Indonesian Sharia Banks so that Conventional BRI's capital is sufficient to generate a net profit.

Return on Assets (ROAs) This ratio is to see the ability of management to generate profits as a whole. Based on the results of the calculation of the ROA ratio carried out at Indonesian Sharia Banks and Conventional BRI, it is reflected that there is no significant difference between the two banks, meaning that both Indonesian Sharia Banks and Conventional BRI have good management performance in obtaining overall profit, this is evidenced by the average value of the two banks are in the very good category.

Operating Costs and Operating Income (BOPO) This ratio is used as a measure of the ability of the bank related to its operations, this ratio is used as a comparison of all operational costs to the income that has been earned by the bank. The efficiency of this ratio can be said to be good if the number is below 93.52%. The lower the results of this ratio, the more efficient the operations, so the possibility of problems is getting smaller, from the results of the BOPO ratio test conducted on Indonesian Sharia Banks and Conventional BRI, it gives us an overview of the information that the two banks have the same BOPO performance or there is no difference in the word onthe other hand, both Indonesian Sharia Banks and Conventional BRI have very good BOPO performance.

CONCLUSIONS AND SUGGESTIONS

Conclusion

Based on the results and discussion described in the previous chapter, this study concludes that there are differences in performance in the LDR ratio, and also the results show that there are no differences in financial performance in the CAR, NPL, ROE, ROA, and BOPO ratios.

Suggestion

Based on the results and discussion and conclusions above, the suggestions that can be given by researchers are as follows.

1. For Banking
   Suggestions for banking management, both Conventional and Sharia, to be able to maintain and preferably further improve financial performance after the Covid-19 period so that the company's condition is in good condition.
2. For Investors
   Investors can pay attention to the ratio of ROE at Conventional BRI which is superior to Bank Syariah Indonesia so the ability of Conventional BRI banks is superior in using their capital to generate profit.
3. For Further Researchers
   The advice given to future researchers is to extend the period used, in the sense that you can see the ratio performance in banking before Covid-19 and during Covid-19, and after Covid-19 so that you can see a clearer comparison of these periods.

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