COMPARATIVE ANALYSIS OF FINANCIAL PERFORMANCE OF CONVENTIONAL BANKING WITH BANKING SHARIA USING THE CAMELS METHOD BEFORE AND DURING THE ECONOMIC RECESSION DUE TO THE COVID PANDEMIC – 19 YEAR 2020

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Abstract: This study aims to analyze the comparison of the performance of Islamic banking and conventional banks before and during the Covid 19 pandemic using CAMELS. Namely the financial statements used to measure the performance of conventional banks and Islamic banks are financial statements for the period 2017-2020. The measured performance includes CAR, NPL, NPM, ROA, BOPO, LDR, IER from 10 Islamic and conventional banks used as samples in this study it is found that the results of the CAMEL Ratio Testing the CAR ratio between Islamic banks and conventional banks shows the results of P value $0.000 < (0.05)$. NPL ratio value P value $0.042 < (0.05)$. NPM ratio value Pvalue $0.175 > (0.05)$. ROA ratio value Pvalue $0.900 > (0.05)$. BOPO ratio value P value $0.044 < (0.05)$. LDR ratio value P value $0.000 < (0.05)$. The value of the ratio IER Pvalue $0.019 < (0.05)$. From the results of the analysis above, it can be concluded that the financial performance of Islamic banks and conventional banks during the Covid-19 pandemic period 2017-2020, namely there are significant differences in the ratio of Capital Adequacy Ratio (CAR), Non Performing Loans (NPL), Operating Costs to Operating Income (BOPO), Loan to Deposit Ratio (LDR), and Interest Expense Ratio (IER).

Keywords: *Comparative Analysis, Islamic Banking, Conventional Banking, CAMELS Method, Covid – 19*

Introduction

Banks are a very important sector in the economy of a country that acts as an intermediary institution that drives the wheels of the economy by linking the surplus in the financial sector and the deficit in the real sector. Banks, in Article 1 paragraph (2) of Law no. 10 of 1998 concerning amendments to Law no. 7 of 1992 concerning banking is a business entity that collects funds from the public in the form of savings and distributes them to the public in the form of credit and or other forms in order to improve the standard of living of the people at large. The types of banks in Indonesia are divided into two types (Rindawati, 2017), first, namely banks that do business conventionally, and secondly, banks that do business according to sharia. The difference between the two types of banks is based on their business concept, for example in terms of interest payments and/or profit sharing. The Indonesian economy has been affected several times by global crises, one of which is the global crisis due to the COVID-19 pandemic. This global crisis has an impact on the global financial

industry, including the banking industry in Indonesia. The impact of the crisis on the banking industry can be seen from conventional banks experiencing difficulties in managing their fund flows due to the large capital outflow, while for Islamic banks there is liquidity difficulty in the growth of the Financing to Deposit Ratio (FDR).

The growth of conventional bank LDR from 2020 to 2021 will fluctuate due to difficulties in managing the flow of funds, while from 2010 to 2012 it has increased. FDR of Islamic banks shows an increase from 2007 to 2008 which shows liquidity difficulties from the impact of the global crisis. FDR of Islamic banks in 2009 to 2011 decreased, but in 2012 again increased to 100%. Indonesian banks began to escape from the global crisis in 2008 as indicated by the growing development of financial performance in the following years. Banks in Indonesia must anticipate the impact of the crisis which can increase the risk and cause the bank's financial performance to decline. One of the things that can be done to analyze the performance of a bank from financial statements is to calculate financial ratios. In the banking industry, usually the performance evaluation of a bank is to measure its soundness by referring to the provisions set by Bank Indonesia which refers to the elements of capital (capital), asset quality (assets quality), management (management), profit (earnings). , liquidity (liquidity), and sensitivity to the market (sensitivity to market) or known as "CAMELS" analysis. CAMELS not only measures the soundness of a bank but is also used as an indicator in ranking and predicting bank bankruptcy. With the increasingly stringent evaluation carried out by Bank Indonesia and the National Bank Restructuring Agency (IBRA), it is hoped that it will be immediately known which banks require special handling.

From the above background, therefore the researcher wants to conduct a study with the title "COMPARATIVE ANALYSIS OF FINANCIAL PERFORMANCE OF CONVENTIONAL BANKING WITH SHARIA BANKING USING CAMELS METHOD BEFORE AND DURING THE ECONOMIC RECESSION DUE TO THE COVID-19 PANDEMIC IN 2020"

Formulation of The Problem :

1. How is the financial performance of conventional banking and banking sharia using the CAMELS method before and during the economic recession due to the Covid-19 pandemic (2017-2020)
2. How is the financial performance of conventional banking compared to Islamic banking using the CAMELS method before and during the economic recession due to the Covid-19 pandemic (2017-2020)

Research Purposes

The purpose of this study was to analyze and compare the financial performance of Islamic banking compared to conventional banking if the level of health was evaluated using the CAMELS method before and during the economic recession due to the Covid 19 pandemic.

Benefits Of Research

The benefits that can be taken in this research are:

The results of this study are expected to provide benefits including the following:

1. For Researchers
   To increase knowledge and insight regarding comparative analysis of financial performance, especially in conventional banking with Islamic banking using the Camels

method before and during the economic recession due to the COVID-19 pandemic in 2020

2. For the University
   To be used as a further reference material in conducting comparative analysis of financial performance, especially in conventional banking with Islamic banking

3. For Companies
   To be able to encourage the company's management in increasing positive perceptions for users of financial statements on comparative analysis of banking financial performance.

Literature Review
Theoretical basis
Definition of Bank, Dendawijaya (2018) defines that a bank is a business entity whose main task is as a financial intermediary, which distributes funds from parties with excess funds (idle funds/surplus units) to parties who need funds or lack funds (deficit units). at the specified time. Meanwhile, according to Suyatno, et al.

Financial statements
Financial statements are the basis for analytical efforts about a business, so you must understand the meaning of financial statements. The meaning of financial statements is all activities related to efforts to obtain the necessary funds and minimal costs with the most favorable terms and efforts to describe these funds as efficiently as possible. Not directly related to the measurement of financial position (balance sheet) are assets, liabilities, and equity. While those related to the measurement of performance in the income statement are income and expenses. The post is defined as follows:

1. Assets. Assets are resources controlled by the company as a result of past events and from which future economic benefits are expected to be obtained by the company (IAI, 1999). In the balance of assets separated into 2 (two), namely current assets and non-current assets. An asset is classified as a current asset if the asset has the following characteristics:
   a. Expected to be realized or held for sale or use within the normal operating cycle of the company.
   b. Owned for or for short term purposes and expected can be realized in less than 12 months from the balance sheet date.
   c. In the form of cash or cash equivalents whose use is not restricted. Meanwhile, assets that do not meet these categories are classified as non-current assets, such as the period of time for materialized fixed assets, intangible fixed assets, and other assets.

2. Obligations. Liabilities are present obligations of the company that arise from past events, the settlement of which is expected to result in cash outflows from the company's resources embodying economic benefits. liabilities between short-term and long-term liabilities.

3. Equity. Equity is the residual interest in the assets of the company after deducting all liabilities. The amount of equity shown in the balance sheet depends on the measurement of assets and liabilities. In general, the aggregate equity amount is usually equal to the total market amount of the company's shares or obtained by disposing of all the company's net assets either individually or in its entirety in an ongoing condition – concern.

4. Income. Income is an increase in economic benefits for one accounting period in the form of income or an increase in assets or a decrease in liabilities resulting in an increase that does not come from investment contributions.
5. Load. Expenses (expenses) are a decrease in economic benefits during an accounting period in an outflow or a decrease or occurrence of a liability that results in a decrease in equity that is not related to distribution to investors.

Difference between Conventional Bank and Islamic Bank

Conventional Bank	Islamic Bank
Using flower equipment in its operational activities.	Based on the principle of profit sharing, buying and selling, and renting.
Carry out investment activities in the halal and haram business sectors	Only invest in the halal business sector.
Conventional Bank	**Islamic Bank**
Relationships with customers in the form of creditor-debtor	Relationships with customers in the form of partnerships
Profit oriented	Profit and falah oriented
There is no DPS-like board	There is a Sharia Supervisory Board (DPS) that oversees banking operations

Table 1 Source: Syafi'i Antonio

Difference between Interest and Profit Sharing

Interest	Profit sharing
Determination of interest is made at the time of the contract with the assumption that it must always be profitable	The determination of the amount of the profit-sharing ratio/nisab is made at the time of the contract by referring to the possibility of profit and loss.
The percentage is based on the amount of money (capital) lent	The amount of the profit sharing ratio is based on the amount of profit earned
Fixed interest payments as promised regardless of whether the project carried out by the customer is profitable or not	Profit sharing depends on profit project executed. If the business loses, the loss will be shared by both parties
The amount of interest payments does not increase, even though the amount of profit doubles	The amount of profit sharing increases according to the increase in the amount of income
The existence of flowers is doubted by all religions, including Islam	No one doubts the validity of the profit sharing

Source: Syafi'i Antonio

CAMELS method

Description	Rated	Ratio	Credit Score	Weight
Capital	Capital Adequacy	CAR	0 s/d max 100	25%
Assets	Asset Quality Productive	BDR CAD	Max 100 Max 100	25%
Management	Quality Management	*Capital Management Asset Management General Management*	Total Max 100	25%

		Profitability Management Liquidity Management		
Earnings	Ability Making Profit	ROA BOPO	Max 100 Max 100	10%
Liquidity	Guarantee Ability Liquidity	LDR NCM/CA	Max 100 Max 100	10%
Sensitivity to Market Risk	Used to measure how much sensitivity a bank has to market risks that occur	IER	Under 5%	

Research Methods

Data Types and Sources,The source of data in this study is secondary data, namely data obtained indirectly or through intermediaries (recorded and processed by other parties) in the form of published financial reports obtained from the websites of independent Islamic banks and Bank Indonesia. Population and Sample,The sample that will be used in this study is the financial statements of conventional banks and Islamic banks before and during the Covid-19 pandemic in 2020-2021. Method of collecting data, data and information are obtained from the annual financial reports (annual reports) for the years 2020-2021 which have been published by banking sector companies on their official websites as well as literature studies. Research and Measurement Variables, In this study, the independent variable is the CAMELS method which consists of several aspects, namely C (Capital), A (Assets), M (Management), E (Earning), and L (Liquidity), S (Sensitivity to Market Risk). .

Data analysis technique :

The stages of data analysis from this research are:

1. Assessment and/or ranking of each ratio/component is carried out quantitatively.
2. Determination of the rating of each factor of capital, asset quality, management, profitability, and liquidity, market risk sensitivity by referring to the matrix of factor rating criteria.

The rating standards are as follows (SE. No.9/24/DPbS) :

CAMELSS Assessment :

Value Weight CAMELSS	Rating	Predicate
81% - 100%	1	Healthy
66% - < 81%	2	Healthy enough
55% - < 66%	3	Unwell
0% - < 55%	4	Not healthy

Data and information obtained from companies related to this study were analyzed in order to solve problems and prove the truth of the hypotheses that had been previously proposed by using financial performance analysis techniques using the CAMELSS method. In analyzing the company's financial position and growth rate, the most important factors to consider are capital, assets, management, earnings, liquidity and sensitivity to market risk, which can be identified by analyzing and interpreting financial statements using appropriate analytical methods or techniques in accordance with the objectives. analysis. From the analysis results will be obtained information related to financial performance issues and the results achieved by the company

Research Result
Islamic Banking and Conventional Banking as Samples

No	Islamic Bank	Total Asset	Conventional Bank	Total Asset
1	Bank Syariah Mandiri	Rp 114,4 triliun	Bank Mandiri	Rp 1.584,1 triliun
2	BNI Syariah	Rp 50,76 triliun	BRI	Rp 1.411,05 triliun
3	Bank BRISyariah	Rp 49,60 triliun	BCA	Rp 1.003,64 triliun
4	Bank Muamalat	Rp 48,61 triliun	BNI	Rp 916,95 triliun
5	Bank CIMB Niaga Syariah	Rp 43,12 triliun	BTN	Rp 356,97 triliun
6	BTN Syariah	Rp 31,08 trilun	CIMB Niaga	Rp 280,94 triliun
7	Maybank Syariah	Rp 30,11 triliun	OCBC NISP	Rp 206,30 triliun
8	Bank Permata Syariah	Rp 21,90 triliun	Bank Panin	Rp 218,07 triliun
9	Bank BTPN Syariah	Rp 15,27 triliun	Bank Danamon	Rp 200,89 triliun
10	PT Bank Panin Dubai Syariah Tbk (PNBS)	Rp 10,62 triliun	BTPN	Rp 183,20 triliun
Average		Rp 41.55 triliun		Rp 636.21 triliun

Performance of Conventional Banks and Islamic Banks
The financial statements used to measure the performance of conventional banks and Islamic banks are financial statements for the period 2017-2020. The measured performance includes CAR, NPL, NPM, ROA, BOPO, LDR, IER from 10 Islamic and conventional banks used as samples in this study.

Calculation of the Capital Adequacy Ratio (CAR) of Conventional Banks

No	Nama Bank	Tahun			
		2017	2018	2019	2020
1	PT Bank Mandiri Tbk	14.93%	16.60%	18.60%	19.10%
2	PT Bank Rakyat Indonesia Tbk	16.99%	18.31%	20.59%	16.33%
3	PT Bank Central Asia Tbk	16.70%	16.90%	18.70%	15.75%
4	PT Bank Negara Indonesia Tbk	15.09%	16.22%	16.67%	15.21%
5	PT Bank Tabungan Indonesia Tbk	15.62%	14.64%	16.97%	15.99%
6	PT Bank CIMB Niaga Tbk	15.36%	15.58%	16.28%	14.65%
7	PT Bank OCBC NISP Tbk	20.13%	16.43%	17.70%	15.66%
8	PT Bank Panin Tbk	16.64%	17.41%	20.23%	20.98%
9	PT Bank Danamon Tbk	44.02%	31.06%	30.50%	21.57%
10	PT Bank BTPN Tbk	23.10%	23.20%	23.80%	18.29%
	Total CAR	198.58%	186.35%	200.04%	173.53%
	Rata-rata CAR/Tahun	19.86%	18.64%	20.00%	17.35%
	Mean	**18.96%**			

Calculation of Non Performance Loan Ratio (NPL) for Conventional Banks

No	Nama Bank	Tahun			
		2017	2018	2019	2020
1	PT Bank Mandiri Tbk	1.60%	1.66%	2.29%	3.12%
2	PT Bank Rakyat Indonesia Tbk	1.55%	1.69%	2.02%	0.69%
3	PT Bank Central Asia Tbk	0.40%	0.60%	0.70%	0.59%
4	PT Bank Negara Indonesia Tbk	2.17%	1.96%	2.01%	1.11%
5	PT Bank Tabungan Negara Tbk	4.05%	4.01%	3.42%	2.43%
6	PT Bank CIMB Niaga Tbk	2.23%	3.90%	3.74%	1.27%
7	PT Bank OCBC NISP Tbk	0.37%	0.34%	0.79%	1.42%
8	PT Bank Panin Tbk	1.99%	2.01%	2.44%	2.11%
9	PT Bank Danamon Tbk	0.79%	0.86%	1.09%	2.90%
10	PT Bank BTPN Tbk	0.70%	0.76%	0.27%	0.47%
	Total NPL	15.85%	17.79%	18.77%	16.11%
	Rata-rata NPL/ Tahun	1.59%	1.78%	1.88%	1.61%
	Mean	**1.71%**			

Calculation of Non-Performance Loan (NPL) Ratio for Islamic Banks

No	Nama Bank	Tahun			
		2017	2018	2019	2020
1	PT Bank Mandiri Tbk	2.27%	2.02%	1.90%	2.16%
2	PT Bank Rakyat Indonesia Tbk	0.70%	3.52%	4.48%	1.86%
3	PT Bank Central Asia Tbk	2.18%	2.09%	2.81%	0.76%
4	PT Bank Negara Indonesia Tbk	1.31%	0.91%	1.91%	2.90%
5	PT Bank Tabungan Negara Tbk	1.01%	1.70%	2.70%	1.27%
6	PT Bank CIMB Niaga Tbk	1.96%	1.86%	4.74%	2.01%
7	PT Bank OCBC NISP Tbk	2.25%	2.78%	2.83%	3.74%
8	PT Bank Panin Tbk	0.21%	0.25%	0.78%	0.27%
9	PT Bank Danamon Tbk	2.17%	1.96%	2.01%	1.11%
10	PT Bank BTPN Tbk	4.05%	4.01%	3.42%	2.43%
	Total NPL	18.11%	21.10%	27.58%	18.51%
	Rata-rata NPL/ Tahun	1.81%	2.11%	2.76%	1.85%
	Mean	**2.13%**			

Analyzing the Performance of Islamic Banks and Conventional Banks Based on NPM (Net Profit Margin)

Calculation of the Net Profit Margin Ratio (NPM) of Conventional Banks

No	Nama Bank	Tahun			
		2017	2018	2019	2020
1	PT Bank Mandiri Tbk	10.71%	9.88%	8.75%	10.15%
2	PT Bank Rakyat Indonesia Tbk	9.92%	9.59%	8.86%	9.59%
3	PT Bank Central Asia Tbk	3.71%	3.78%	1.06%	2.15%
4	PT Bank Negara Indonesia Tbk	5.45%	8.66%	7.50%	4.49%
5	PT Bank Tabungan Negara Tbk	4.49%	8.95%	12.37%	10.65%
6	PT Bank CIMB Niaga Tbk	2.45%	1.93%	3.75%	2.45%
7	PT Bank OCBC NISP Tbk	0.99%	2.69%	2.19%	0.56%
8	PT Bank Panin Tbk	1.25%	2.74%	9.27%	9.27%
9	PT Bank Danamon Tbk	2.24%	3.16%	2.51%	2.15%
10	PT Bank BTPN Tbk	4.10%	3.74%	1.25%	1.26%
	Total NPM	45.31%	55.12%	57.51%	52.72%
	Rata-rata NPM/ Tahun	4.53%	5.51%	5.75%	5.27%
	Mean	**5.27%**			

Calculation of the Net Profit Margin Ratio (NPM) of Islamic Banks

No	Nama Bank	Tahun			
		2017	2018	2019	2020
1	PT Bank Mandiri Tbk	12.47%	9.93%	10.23%	11.41%
2	PT Bank Rakyat Indonesia Tbk	13.85%	5.78%	7.57%	8.94%
3	PT Bank Central Asia Tbk	13.52%	13.72%	20.10%	13.74%
4	PT Bank Negara Indonesia Tbk	6.37%	4.06%	4.56%	2.15%
5	PT Bank Tabungan Negara Tbk	4.49%	3.78%	4.74%	2.45%
6	PT Bank CIMB Niaga Tbk	7.61%	8.94%	6.64%	2.74%
7	PT Bank OCBC NISP Tbk	6.00%	9.49%	6.61%	3.75%
8	PT Bank Panin Tbk	4.15%	4.76%	3.62%	1.25%
9	PT Bank Danamon Tbk	5.45%	8.66%	7.50%	4.49%
10	PT Bank BTPN Tbk	4.49%	3.95%	2.37%	4.65%
	Total NPM	78.40%	73.07%	73.94%	55.57%
	Rata-rata NPM/ Tahun	7.84%	7.31%	7.39%	5.56%
	Mean	**7.02%**			

Analyzing the Performance of Islamic Banks and Conventional Banks Based on Return on Assets (ROA)

Islamic banks have met the ROA standard according to Bank Indonesia, which is above 1.5%. The higher the ROA value of a bank, the greater the profit achieved by the bank and the better the bank's position in terms of asset use.

Analyzing the Performance of Islamic Banks and Conventional Banks Based on Operating Expenses with Operating Income (BOPO)

The average BOPO of conventional banks during 2017-2020 is 76.00%. This means that the efficiency level of BOPO of conventional banks has met BI standards, because the smaller the BOPO, the more efficient the operational costs incurred, so that the possibility of banks facing problematic conditions is getting smaller. . However, the BOPO value for both conventional and Islamic banks is lower than the BOPO standard according to Bank Indonesia, which is 92%.

The average BOPO of Islamic banks during 2017-2020 is 83.49%. This means that the efficiency level of the BOPO of Islamic banks has met BI standards, the smaller the BOPO, the more efficient the operational costs incurred, so that the probability that the bank will face problematic conditions is getting smaller.

Analyzing the Performance of Islamic Banks and Conventional Banks Based on Loan To Deposit Ratio (LDR)
The minimum loan limit given by the bank is 80% and the maximum is 110%.
During 2017-2020 the average LDR of Sharia Banks was 82.74%, it was said to have not met these standards, which was still below 85%. If the bank's LDR value is below 85%, it can be said that the bank cannot distribute credit to those in need, so it can be said that the bank cannot carry out its functions properly.
Analyzing the Performance of Islamic Banks and Conventional Banks Based on Interest Expense Ratio (IER)
Sensitivity to Market Risk Factor In the sensitivity ratio, using the IER ratio, it can be seen that in general the IER of conventional banks from 2014-2019 has fluctuated every year. The highest IER value was at Bank Danamon, Tbk in 2017 of 0.35%, while the lowest IER ratio was at Bank Mandiri, Tbk in 2017 of 0.10%. The average IER during 2017-2020 generated by Conventional Banks is 0.21%.

Data analysis
Descriptive Analysis
Analysis and testing of CAR :

T count for CAR is 4.241 with a probability of 0.000. Because the probability is < 0.05, Ho is rejected so that there is a significant difference between the CAR ratio of Islamic Banks and Conventional Banks, this shows that Islamic banks have different capabilities with conventional banks in managing risky assets based on available capital during the Covid-19 pandemic. 19.
Analysis and testing of NPL :

Probability < 0.05 then Ho is rejected so that there is a significant difference between the NPL ratio of Islamic Banks and Conventional Banks, this shows that Islamic banks and conventional banks during the Covid-19 pandemic have the same ability when handling non-performing loans.
Analysis and testing of NPM :

T count for NPM is 1.462 with probability 0.175. Because probability > 0.05 then Ho is accepted so that there is no significant difference between the NPM ratio of Islamic Banks and Conventional Banks, this shows that both Islamic banks and conventional banks have not been able to manage assets optimally in obtaining profits during the Covid-19 pandemic.

Analysis and testing of ROA :

probability > 0.05 then Ho is accepted so that there is no significant difference between the ROA ratio of Islamic Banks and Conventional Banks, this shows that during the Covid-19 pandemic in managing assets in generating net profit between Islamic banks and conventional banks it has not been maximized as shown in very low average (mean) ROA less than 5% set by BI.

Analysis and testing of BOPO :

T count for BOPO is - 2.137 with probability 0.044. Because the probability is < 0.05, Ho is rejected so that there is a significant difference between the BOPO ratio of Islamic Banks and Conventional Banks, this shows that during the Covid-19 pandemic the use of operational costs for Islamic banks and conventional banks has unequal ability to provide facilities. and customer service.

Analysis and testing of IER :

T count for IER is -2.809 with probability 0.019. Because of the probability < 0.05, Ho is rejected so that there is a significant difference between the IER ratio of Islamic Banks and Conventional Banks. With a negative t value, it explains that the IER of Islamic banks is lower than conventional banks. Through descriptive statistics, it is confirmed that the mean (mean) of Islamic banks is smaller than that of conventional banks, namely 0.06 and 0.98.

Conclusion

Research conclusions as follows:

1. The financial performance of Islamic banks and conventional banks during the COVID-19 pandemic for the 2017-2020 period, namely there are significant differences in the ratio of Capital Adequacy Ratio (CAR), Non Performing Loans (NPL), Operating Costs to Operating Income (BOPO), Loans to Deposit Ratio (LDR), and Interest Expense Ratio (IER)
2. The financial performance of Islamic banks and conventional banks during the COVID-19 pandemic for the 2017-2020 period, namely there is no significant difference in the ratio of Net Profit Margin (NPM) and Return on Assets (ROA),

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