

***FINANCIAL PERFORMANCE OF BANK MEGA AND BANK MEGA
SYARIAH USING THE CAMEL APPROACH DURING
THE CREDIT RESTRUCTURING PERIOD***

ARTIKEL PROSIDING

Diajukan Kepada

Fakultas Ekonomi dan Bisnis Islam

Universitas Islam Negeri Raden Mas Said Surakarta

Untuk Memenuhi Sebagian Persyaratan Guna

Memperoleh Gelar Sarjana Ekonomi



Oleh:

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FAKULTAS EKONOMI DAN BISNIS ISLAM
UNIVERSITAS ISLAM NEGERI RADEN MAS SAID
SURAKARTA**

2024

PENGESAHAN PEMBIMBING

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Dalam Bidang Ilmu Perbankan Syariah

Oleh:

ROSYIDA USWAIL HASANAH

NIM. 20.52.31.015

Surakarta, 05 Maret 2024

Disetujui dan disahkan oleh:

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Yulfan Arif Nurohman S.E M.M
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NOTA DINAS

Kepada yang Terhormat
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Di Surakarta

Assalamu 'alaikum Wr. Wb

Dengan hormat, bersama ini kami sampaikan bahwa setelah menelaah dan mengadakan perbaikan seperlunya, kami memutuskan bahwa artikel jurnal saudara Rosyida Uswah Hasanah NIM: 205231015 yang berjudul:

“FINANCIAL PERFORMANCE OF BANK MEGA AND BANK MEGA SYARIAH USING THE CAMEL APPROACH DURING THE CREDIT RESTRUCTURING PERIOD”

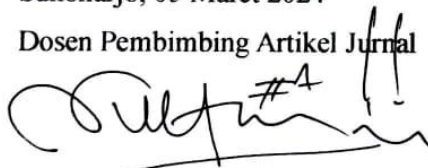
Sudah dapat *dimunaqasyahkan* sebagai salah satu syarat memperoleh gelar Sarjana Ekonomi (S.E) dalam bidang ilmu Perbankan Syariah.

Oleh karena itu kami mohon agar artikel jurnal tersebut segera *dimunaqasyahkan* dalam waktu dekat.

Demikian, atas dikabulkannya permohonan ini disampaikan terimakasih. *Wassalamu 'alaikum Wr. Wb.*

Sukoharjo, 05 Maret 2024

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PENGESAHAN

**FINANCIAL PERFORMANCE OF BANK MEGA AND BANK MEGA
SYARIAH USING THE CAMEL APPROACH DURING
THE CREDIT RESTRUCTURING PERIOD**

Oleh:

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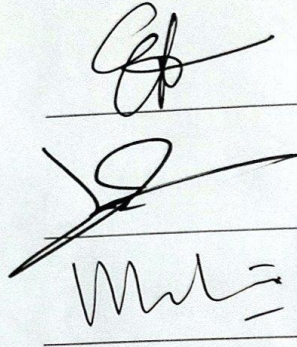
Telah dinyatakan lulus dalam ujian munaqasyah
pada hari Rabu tanggal 27 Maret 2024 M / 16 Ramadhan 1445 H dan dinyatakan
telah memenuhi persyaratan guna memperoleh gelar Sarjana Ekonomi

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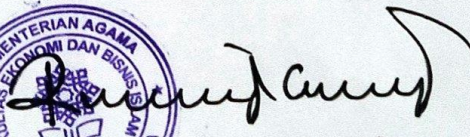
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MOTTO

"Agar kamu tidak bersedih hati terhadap apa yang luput dari kamu dan tidak pula terlalu gembira terhadap apa yang diberikan-Nya kepadamu. Dan Allah tidak menyukai terhadap orang yang sombong dan membanggakan diri."

(Q.S Al-Hadid: 23)

"Barang siapa yang mengerjakan amal saleh, baik laki-laki maupun perempuan dalam keadaan beriman, maka sesungguhnya akan kami berikan kepadanya kehidupan yang baik, dan sesungguhnya akan kami berikan balasan kepada mereka dengan pahala yang lebih baik dari apa yang telah mereka kerjakan."

(Q.S An-Nahl: 97)

“Berpikirlah positif, tidak peduli seberapa keras kehidupanmu.”

-Ali bin Abi Thalib

"Bersabarlah. Tidak peduli seberapa sulitnya, tidak peduli seberapa gelap kelihatannya jalan di depan. Sesungguhnya, dengan kesabaran akan datang kemenangan dan kesulitan akan segera hilang."

- Dr. Aidh Bin Abdullah Al Qarni

“Tbu berpesan ketika aku kesulitan jangan melupakan sejauh mana aku melangkah selama ini, hadapi dan jalani dengan ikhlas jangan menyerah, itu adalah ujian menuju Kesuksesan.”

“Buktikan kepada orang-orang yang menghinamu, meremehkanmu dan merendahkan derajatmu hanya karena ekonomimu, tunjukan kedepan kamu bisa, kamu mampu bahkan lebih tinggi dari mereka yang mengehinamu suatu saat nanti.”

“Setiap keringat yang menetes oleh ayah dan ibuku untuk memperjuangkanku menjadi Sarjana akan aku gantikan dengan senyuman atas pencapaianku kelak, itu adalah tekad dalam diriku.”

“In business there is prayer for its success.”

“Remain a good person and always be grateful for the trials and difficulties that come.”

“There is no instant success unless the parents are rich from birth.”

“Let's start from zero with enthusiasm even though it is long and difficult.”

PERSEMBAHAN

Tiada yang lebih indah dari lembar artikel prosiding ini kecuali lembar persembahan. Bismillahirrahmanirrahim artikel prosiding ini saya persembahkan untuk :

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Penulis menyadari sepenuhnya, bahwa telah banyak mendapatkan dukungan, bimbingan dan dorongan dari berbagai pihak yang telah menyumbangkan pikiran, waktu, tenaga, dan sebagainya. Oleh karena itu, pada kesempatan ini dengan setulus hati penulis mengucapkan terima kasih kepada:

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Wassalamu'alaikum Wr. Wb.

Sukoharjo, 21 April 2024

Rosyida Uswah Hasanah

NIM. 205231015

FINANCIAL PERFORMANCE OF BANK MEGA AND BANK MEGA SYARIAH USING THE CAMEL APPROACH DURING THE CREDIT RESTRUCTURING PERIOD

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1. Abstract

The government implemented the credit restructuring policy to save business actors from fulfilling their obligations to banks. Banking manages financial performance during Covid-19 to maintain assets. This study aims to compare financial performance between Bank Mega and Bank Mega Syariah with the method of analysis techniques Capital, Assets, Management, Earnings, and Liquidity (CAMEL). The samples of this research are 2 banks, namely mega banks and mega sharia banks, registered with the Financial Services Authority (OJK). The research data was obtained through annual reports which have been published for the period 2020 to 2022. The data analysis results show a significant difference between the performance of mega banks and mega Islamic banks when assessed from the CAR, ROA, and BOPO ratios. In addition, the study's results also show no significant difference between the performance of mega banks and mega Islamic banks when assessed from the NPL, and LDR ratio.

Keywords : *Financial Performance, CAMEL, Islamic Banks, Comparison*

INTRODUCTION

Through the Financial Services Authority, the government has implemented a policy of extending the relaxation of credit restoration in providing support to sectors, segments, industries and regions until March 2024 (Asmaaysi 2023). Credit relaxation makes it easier for debtors to fulfill their obligations. The bank provides this policy to support business continuity to provide both with profits. This activity certainly influences banking financial conditions. Credit restructuring is also used as a step for banks to maintain assets in good quality (Abubakar and Handayani 2021).

Sharia banks in Indonesia are also carrying out developments to perform better. One of the efforts was merging three Sharia banks to become Bank Syariah Indonesia (BSI). The existence of Islamic bank mergers has attracted the attention of bankers, debtors and business people (Nurohman and Qurniawati 2021). This indicates that competition for Islamic banks in Indonesia is getting tighter. Sharia banks are required to remain at their best performance and avoid risks that could occur. The bank merger phase changes debtors' confidence in using bank products (Qurniawati, Nurohman, and Fatharani, 2022).

Macroeconomic conditions strongly influence banking performance. Macroeconomic instruments periodically influence government policy in determining credit (Widyastuti 2022). Policy changes can affect banking performance in general, especially conventional banks. Changes in conventional banking performance show



sensitive signals that assume a crisis (Fakhrunnas, Nahar, and Albana 2018). Government policy towards banking will quickly influence the money and real markets. The instability of these instruments will impact financial performance through capital, profitability, and banking liquidity.

Chairman of the OJK Board of Commissioners, Mahendra Siregar, said that banks' decline in total Covid-19 restructuring credit was an effort to increase reserves for restructuring credit to 24.3 percent. The decline in loans affected by Covid-19 that were restructured was also followed by an improvement in the gross nonperforming loan (NPL) ratio from 3.0 percent in 2021 to 2.44 percent in 2022. The decline in loans affected by Covid-19 that were restructured was also followed by improvements in the gross nonperforming loan (NPL) ratio from 3.0 percent in 2021 to 2.44 percent in 2022. In addition, banking industry liquidity in 2022 will be adequate. The ratio of liquid assets/non-core deposits (AL/NCD) and liquid assets/third party funds (AL/DPK) was 137.7 percent and 31.2 percent, respectively or far above the minimum 50 percent and 10 percent threshold.

In Indonesia, the banking sector continues to experience intense competition, especially during the credit restructuring period. Other round is marked by the emergence of Sharia commercial banks as subsidiary branches of conventional banks, such as Bank Mega Syariah, which is part of Bank Mega. In its operations, banks depend on third-party funds (DPK) invested by the community. Therefore, maintaining a level of public trust is crucial in preventing potential problems in the future. Healthy banking performance has a central role in preserving bank operations in society. Bank financial performance not only reflects financial results alone, but also includes the bank's overall achievements, including aspects such as risk management, marketing, raising and distributing funds, technology and human resources (Mulyani 2019).

At the beginning of 2023, an incident happened to Islamic banks in Indonesia. Service disruptions that last several days certainly cause people to suffer losses. This service disruption makes it difficult for people to carry out transactions, especially entrepreneurs who are hampered in the payment process. Some transactions were not recorded or financial reports were reduced, but the money was not received. In this context, bank financial reports are essential for the public, customers, investors and other parties to evaluate the bank's feasibility and ability to carry out its activities. Bank Indonesia has emphasized the need to maintain public trust in banks by maintaining and improving bank health, per Bank Indonesia Regulation Number 13/1/PBI/2011. As a preventive measure, banks are required to carry out an independent assessment using the CAMEL method indicators (Capital, Asset Quality, Management, Earnings and Liquidity) (Sebayang 2020).

The use of orthodox measurement instruments as the only tool to evaluate the performance of Islamic banks is considered inappropriate. Islamic banks and conventional banks are usually challenging to differentiate. Second, several studies show that performance measurements of Islamic and conventional banks are different due to differences in their main tasks and ways of working. Most Islamic banks rely on financial benchmarks to measure their performance. Therefore, many shareholders cannot see the clear differences between Islamic and conventional banking. In addition, using conservative benchmarks to measure Islamic banking performance will not be by the objectives of Islamic banking itself, which is more comprehensive than conventional banking (Ramdhoni and Fauzi 2020).



Using the CAMEL approach, this research was conducted to analyze and compare the financial performance of the two banks, namely Bank Mega and Bank Mega Syariah. This research is important because the public and investors often need in-depth information about bank financial performance before deciding to invest. In addition, the level of banking health significantly impacts business competition and overall economic stability (Gumalang 2018). Based on the phenomenon and results of previous research, this research will provide additional insight in understanding the comparison of financial performance between conventional banks and Islamic banks, which is relevant in the dynamic economic context in Indonesia.

LITERATURE REVIEW

Banks are financial institutions whose main activity is collecting funds from the community, channeling these funds back into the community, and providing other banking services (Koni 2023). Banks are bodies or organizations that provide services and services with various financial services whose activities include receiving and disbursing payments, savings, current accounts and deposits, which are used for credit loans aimed at every community (Said and Agustina 2021). According to Law No. 10 of 1998, the definition of a bank is a business entity that collects funds from the public in the form of savings and provides them to the community in the form of credit and other forms to improve people's living standards.

According to Banking Law No. 10 of 1998 Article 1 paragraph, a conventional bank is: "A bank that carries out conventional business activities which in its activities provides services in payment traffic" (Sobarna 2021). Following Law no. 21 of 2008 concerning Sharia Banking, a Sharia Bank is a bank that carries out business activities based on Sharia principles, or principles of Islamic law which have been regulated in the fatwa of the Indonesian Ulema Council such as the principles of justice and balance ('adl wa tawazun), benefit (maslahah), universalism (natural), and does not contain gharar, maysir, usury, wrongdoing, and haram objects. The reward system used by conventional banking is in the form of interest, while Sharia banking is in the form of profit sharing and bonuses (Novita 2023). It also explains that the difference between sharia and conventional banking lies in the returns and profit sharing between customers and the bank (Nurafini 2022).

Every type of business will have financial report records to determine the company's financial condition. The definition of financial reports is a record of a company's financial information for a period to see the company's financial situation by describing the performance of a company. According to (Uno, Kalangi, and Pusung 2019), financial reports summarize the activities and results of a company's activities within a certain period of time. Financial reports are essential for providing information in decision-making, whether for investors or potential investors, creditors, company management, and other company stakeholders. The information in financial reports is about financial position, performance, and economic changes (Istinasari, Ngago, and Aprilianti 2021).

The definition of financial report analysis is the process of finding out the financial position in more depth so that it will be known whether the previously planned targets have been achieved or not. (Irene Debora Stien Pangkey 2022). Financial Ratios are a method that is often used to find out financial reports to correct the company's financial performance and to make it easier to find out the company's financial



information (Wibowo 2022). Bank financial performance is a bank's financial condition in a certain period related to the point of view of collecting funds or distributing funds, which is usually measured by the state of the bank's capital (Nurman 2023).

When carrying out measurements to assess banking performance, the CAMEL method is generally used. This is based on BI Circular Letter No. 13/24DPNP concerning Assessment Procedures and BI Regulation No 13/1/PBI/2011 concerning the Soundness Level Assessment System for Commercial Banks. This method is an official measuring tool and has been established by Bank Indonesia to measure the performance and health of Commercial Banks in Indonesia (Siregar 2021). The CAMEL method comprises five assessment criteria: capital, assets (asset quality), management, earnings and liquidity. (Lestari 2020). The following are the ratios used for assessment analysis using the CAMEL method, including:

1) Capital Adequacy Ratio (CAR)

According to Muarif (2019), The definition of CAR is that CAR is a measurement of the capital adequacy that a bank has which is used to deal with assets that pose risks. CAR is used to assess the capital owned by a bank, which is based on the minimum capital requirement (Fauzi et al. 2020). Based on Bank Indonesia regulations, the minimum CAR is 8%. To measure the CAR ratio, a calculation using the following formula is used:

$$\text{CAR} = \text{Bank Capital} / \text{Risk Weighted Assets} \times 100\%$$

According to research carried out by Wahyuni and Wimba (2022), there is no significant difference between the CAR ratios of conventional commercial banks and Sharia commercial banks. Meanwhile, according to (Wirman 2021), the CAR ratio is superior in performance to Islamic banks compared to conventional banks.

2. Nonperforming Loan (NPL)

According to (Wirman 2021) NPL/NPF is credit/financing problems caused by customers who intentionally or unintentionally cannot return funds according to the agreement. NPL is used to determine management's ability to manage problematic loans to produce net interest income obtained from interest income minus interest expenses (Sunhayati, Hidayat, and Dayono 2021). To measure the NPL ratio, a calculation using the following formula is used:

$$\text{NPL} = \text{Total Problem Loans} / \text{Total All Loans} \times 100\%$$

The research result from Ilham (2023) shows an average difference in the NPL and NPF ratios. This difference shows that Bank BRI Tbk's performance is better/healthier in overcoming its financing risks than Bank BRI Syariah Tbk.

3. Return on Assets (ROA)

According to (Saputra 2020) ROA is a ratio that describes the bank's income level. ROA is a profitability ratio that shows management's ability to generate profits from all assets used. Based on Bank Indonesia standards, a good ROA value is above 1.25%. To measure the ROA ratio, a calculation using the following formula is used:



$$\text{ROA} = \text{Profit Before Tax} / \text{Total Assets} \times 100\%$$

Based on research conducted by (Ponirah, Nurazizah, and Purnama Sari 2021), concluded that there is a significant difference because Bank Mega's ROA (conventional) is better than PT Bank Mega Syariah.

4. Operational Costs to Operational Income (BOPO), compares operational costs and income over 1 year (Hediati and Hasanuh 2021). Based on Bank Indonesia standards, a good BOPO value is below 90%. To measure the BOPO ratio, a calculation using the following formula is used:

$$\text{BOPO} = \text{Operating Costs} / \text{Operating Income} \times 100\%$$

According to research conducted by (Wirman 2021), It can be said that the BOPO ratio in conventional banks is superior to Sharia banks. This is because traditional banks are better at generating profits by increasing operational income and reducing operating costs.

5. Loan to Deposit Ratio (LDR), is a ratio to measure a bank's ability to repay bank obligations to customers who have invested their funds in the bank concerned (Badria and Marlius 2019). Based on Bank Indonesia standards, a good LDR value is below 85%. To measure the LDR ratio, a calculation using the following formula is used:

$$\text{LDR} = \text{Credit provided} / \text{Third Party Funds} \times 100\%$$

According to research (Pramudita 2020), There is a significant difference between BRI and BRI Syariah when assessed from the LDR ratio.

Based on the problem formulation and literature review previously explained, the hypothesis of this research is as follows:

H1: There is a significant difference in the CAR ratio between Bank Mega and Bank Mega Syariah

H2: There is a significant difference in the NPL ratio between Bank Mega and Bank Mega Syariah

H3: There is a significant difference in the ROA ratio between Bank Mega and Bank Mega Syariah

H4: There is a significant difference in the BOPO ratio between Bank Mega and Bank Mega Syariah

H5: There is a significant difference in the LDR ratio between Bank Mega and Bank Mega Syariah

RESEARCH METHOD

In this research, researchers used a comparative descriptive quantitative method. The descriptive method illustrates financial ratios: CAR, NPL/NPF, ROA, BOPO, and LDR/FDR. Then the comparative method is used to find out the comparison between the two banks. A quantitative approach is used to determine whether there are

differences in financial performance based on financial ratios. This research uses the research object, namely the financial performance of PT. Bank Mega Syariah, Tbk. and PT. Bank Mega (Conventional), Tbk.

This research uses a quantitative type of research using secondary data sources. Secondary data was obtained from the financial reports of Bank Mega and Bank Mega Syariah from 2018 and 2022. Data source is from the Financial Services Authority website (www.ojk.go.id). This research uses library study and documentation data collection techniques. The library study technique collects data based on journals, articles, books and other media. Based on opinion (Sugiyono 2018), Documentation collection techniques are interpreted as an effort to receive data and information in the form of stored written notes related to the problem being studied. This research uses data from written document sources in the form of financial reports of Bank Mega and Bank Mega Syariah for the 2018-2022. The use of data analysis techniques is the CAMEL analysis technique. This research technique analyzes and evaluates bank financial performance (Sugiyono 2013).

2. Table 1 Bank Performance Levels Based on the CAMEL Approach

CAR	NPL	ROA	BOPO	LDR	Predicate
$CAR \geq 12\%$	$NPL \leq 10\%$	$ROA \geq 1,5\%$	50% - 75%	$LDR \leq 75\%$	Very Good
$9\% < CAR \leq 12\%$	$10\% < NPL \leq 15\%$	$1,25\% < ROA \leq 1,5\%$	76% - 93%	$75\% < LDR \leq 85\%$	Good
$8\% < CAR \leq 9\%$	$15\% < NPL \leq 20\%$	$0,5\% < ROA \leq 1,25\%$	94% - 96%	$85\% < LDR \leq 100\%$	Moderate
$6\% < CAR \leq 8\%$	$20\% < NPL \leq 25\%$	$0\% < ROA \leq 0,5\%$	97% - 100%	$100\% < LDR \leq 120\%$	Not Good
$CAR \leq 6\%$	$NPL < 25\%$ CAR	$ROA \leq 0\%$	> 100%	$LDR > 120\%$	Poor

Sumber/Source: SE BI No. 6/23/DPNP tahun 2004 (2023)

Based on table 1, it can be seen that the minimum value for the CAR ratio is not less than 8%, the NPL ratio is not more than 20%, the ROA ratio is not less than 0.5%, the BOPO ratio is not more than 96% and the LDR ratio is not more from 100%. Apart from using descriptive analysis techniques, this research uses the Independent Sample T-Test to test the comparison between the two, whether there is an average difference between two groups of independent variables on an interval or ratio scale (Saputra 2020). Independent Sample T-Test is an analytical tool for comparative testing with data that has a separate relationship and is usually distributed, while for data that is not normally distributed, hypothesis testing is carried out using the Mann-Whitney U Test (Sunjoyo et al., 2013). The data normality test in this study used the Shapiro-Wilk Normality Test because the number of samples was less than 50 samples.

The following are the subjects in this research:

1) Population

The population is the parent that contains a collection of samples. The population used is all financial reports of Bank Mega and Bank Mega Syariah.

2) Sample

The sample is a child of the population or one part of the population. The sample in this research is the I-IV quarter reports of Bank Mega and Bank Mega Syariah for the 2020-2022 period.

3. Data analysis technique

1) Descriptive Statistical Test Descriptive statistical test

namely a test that provides an overview to find out which banking institution is superior in terms of mean value.

2) Hypothesis Test Two Means (Independent Sample t-Test)

namely a test that provides an overview of whether these two banking institutions have differences or not based on their financial performance. If the significant value (2-tailed) $< \alpha$ (0.05) or if the t-count result \geq t-table is within the 5% significance level then it is significant which means H_a is accepted and H_o is rejected. Meanwhile, if the considerable value (2-tailed) $> \alpha$ (0.05) or if the t-count $<$ t-table results at a significance level of 5% then it is significant which means H_o is accepted and H_a is rejected.

RESULTS AND DISCUSSION

Descriptive Statistical Test

Table 2 Descriptive Statistical Analysis Test Results

	Bank Mega					Bank Mega Syariah			
	N	Minimum	Maximum	Mean	Std. Deviation	Minimum	Maximum	Mean	Std. Deviation
CAR	12	22.51	31.04	25.8283	2.51108	19.28	28.79	23.1792	2.94713
NPL	12	1.12	1.56	1.3025	0.14636	1.09	4.33	1.7258	0.94459
ROA	12	2.83	4.22	3.4108	0.43667	0.95	4.08	2.4775	0.99707
BOPO	12	56.06	70.98	63.2192	5.07578	64.64	93.08	77.8592	10.40420
LDR	12	60.04	78.44	66.0308	5.36966	54.63	97.24	69.2058	13.34690
Valid N (listwise)	12								

Sumber/Source: Data SPSS diolah, 2023

Based on table 2, it can be seen that the minimum value for Mega Bank for the CAR ratio is 22.51% with a very good predicate, the maximum CAR value is 31.04% with a very good predicate, and for the mean value, Mega Bank has a very good CAR ratio predicate because it is 25.82. % \geq 12% (CAR \geq 12% = "very good"). Meanwhile, for the mega sharia bank CAR ratio, the minimum value is 19.28% with a very good predicate, the maximum value is 28.79% with a very good predicate, and for the mean value mega sharia bank has a "very good" CAR ratio predicate because 23.17% \geq 12% (CAR \geq 12% = "very good").

Then for the NPL ratio at mega bank, the minimum value is 1.12% with a very good predicate, the maximum value is 1.56% with a very good predicate, and for the mean value mega bank has an NPL ratio with the predicate "very good" because it is 1.30 % $<$ 10% (NPL \leq 10% = "very good"). Meanwhile, the NPF ratio at Mega Sharia



Bank, the minimum value is 1.09% with a very good predicate, the maximum value is 4.33% with a good predicate, and for the mean value, Mega Sharia Bank has an NPL ratio with the predicate "very good" because it is $1.72\% < 10\%$ ($NPL \leq 10\% = \text{"very good"}$).

Next is the ROA ratio at mega bank, the minimum value is 2.83% with a very good predicate, the maximum value is 4.22% with a very good predicate, and for the mean value mega bank has a ROA ratio with a very good predicate because it is $3.41\% > 1.25\%$ ($ROA \geq 1.5\% = \text{"very good"}$). Meanwhile, for ROA at mega sharia banks, the minimum value is 0.95% with a pretty good predicate, the maximum value is 4.08% with a very good predicate, and for the mean value mega sharia bank has a ROA ratio with a pretty good predicate because it is $0.99\% < 0.5\% < ROA \leq 1.25\% = \text{"fairly good"}$.

For the BOPO ratio at Mega Bank, the minimum value is 56.06% with a very good predicate, the maximum value is 70.98% with a very good predicate, and for the mean value Mega Bank has a BOPO ratio with a very good predicate because it is 63.21% ($50\% - 75\% = \text{"very good"}$). Meanwhile, for mega sharia banks, the minimum value of the BOPO ratio is 64.64% with a very good predicate, the maximum value is 93.08% with a quite good predicate, and for the mean value, mega sharia banks have a BOPO ratio with a "good" predicate because it is 77.85% ($BOPO 76\% - 93\% = \text{"good"}$). For the LDR ratio at Mega Bank, the minimum value is 60.04% with a very good predicate, the maximum value is 78.44% with a good predicate, and for the mean value, Mega Bank has an LDR ratio with a very good predicate because it is 66.03% ($LDR \leq 75\% = \text{"very good"}$). Meanwhile, for mega sharia banks, the minimum value of the LDR ratio is 54.63% with a very good predicate, the maximum value is 97.24% with a fair predicate, and the mean value for mega sharia banks has an LDR ratio with a very good predicate. good because 69.20% ($LDR \leq 75\% = \text{"very good"}$).

Hypothesis testing

Before testing the hypothesis regarding comparing the financial performance of mega banks and mega Sharia banks during the 2020-2022 period, a normality test must first be carried out. The data normality test in this study used the Shapiro-Wilk normality test. In the Shapiro-Wilk normality test, the data is normally distributed if the sig value is $> 5\%$. Meanwhile, if the sig value is $< 5\%$, the data is not normally distributed (Saputra 2020). As previously explained, hypothesis testing uses the Independent Sample T-Test for data with a normal distribution and the Mann-Whitney U Test for data that is not normally distributed. The results of normality testing in this study can be seen in table 3.

Table 3 Shapiro Wilk Normality Test Results

Variable	Sig	Conclusion	Hypothesis test
CAR-1	0.613	Normally distributed	Mann-Whitney U Test
CAR-2	0.813	Normally distributed	
NPL-1	0.234	Normally distributed	Mann-Whitney U Test
NPF-2	0.001	Abnormal Distribution	
ROA-1	0.671	Normally distributed	Mann-Whitney U Test



ROA-2	0.469	Normally distributed	
BOPO-1	0.393	Normally distributed	Mann-Whitney U Test
BOPO-2	0.125	Normally distributed	
LDR-1	0.129	Normally distributed	Mann-Whitney U Test
FDR-2	0.114	Normally distributed	

Sumber/Source: Data SPSS diolah, 2023

Judging from the test results above, it is known that the data is not normally distributed, so it is necessary to carry out a Whitney U Test. In this test, if the sig value in the Mann-Whitney U Test is smaller than 0.05, then H₀ is rejected and H_a is accepted. This shows that there is a significant difference between the two observations. Meanwhile, if the value of the Mann-Whitney U Test is greater than 0.05, then H₀ is accepted and H_a is rejected. The two observations show no significant difference (Sunjoyo et al., 2013). The results of the Mann-Whitney U test in this study can be explained as in table 4

Table 4 Hypothesis Test Results Mann-Whitney U Test

Variable	Sig	Conclusion
CAR-1	0.024	There are significant differences
CAR-2		
NPL-1	0.583	There is no significant difference
NPF-2		
ROA-1	0.009	There are significant differences
ROA-2		
BOPO-1	0.001	There are significant differences
BOPO-2		
LDR-1	0.954	There is no significant difference
FDR-2		

Sumber/Source: Data SPSS diolah, 2023

1. Comparison of the CAR ratio between Mega bank and Mega Syariah bank

The results of the Mann-Whitney U test in table 4 show a significant difference between the mega bank CAR ratio and the mega sharia bank CAR during the 2020-2022 period. This indicates that the capital performance of Mega Bank and Mega Syariah Bank is significantly different in facing risk.

2. Comparison of the NPL ratio between Mega bank and Mega Syariah bank

The results of the Mann-Whitney U test in table 4 show no significant difference between the NPL ratio of mega banks and the NPF of mega sharia banks during the 2020-2022 period. This shows that the performance in managing nonperforming loans at the two banks is not significantly different.



3. Comparison of the ROA ratio between Mega bank and Mega sharia bank
The results of the Mann-Whitney U test in table 4 show a significant difference between the ROA ratio of mega banks and the ROA of mega sharia banks during the 2020-2022 period. This means that management's ability to generate profits from the assets used differs significantly between the two banks.
4. Comparison of the BOPO ratio between Mega bank and Mega Syariah bank
The results of the Mann-Whitney U test in table 4 show a significant difference between the BOPO ratio of mega banks and BOPO of mega sharia banks during the 2020-2022 period. This indicates that the efficiency of operational costs on operational income significantly differs between the two banks.
5. Comparison of the LDR ratio between Mega bank and Mega Syariah bank
The results of the Mann-Whitney U test in table 4 show no significant difference between the LDR ratio of mega banks and the FDR of mega sharia banks during the 2020-2022 period. This illustrates that the bank's ability to repay obligations to customers who have invested their funds differs significantly between the two banks.

CONCLUSION

This research aims to analyze the comparative financial performance of mega and mega sharia banks during 2020-2022. The results of the analysis in this research can be concluded as follows:

1. CAR Ratio (Capital Adequacy Ratio) Bank Mega has a very good CAR ratio with a minimum value of 22.51% and a maximum of 31.04% during the 2020-2022 period. Bank Mega Syariah also has a very good CAR ratio with a minimum value of 19.28% and a maximum of 28.79% during the same period. Testing the Mann-Whitney U Test hypothesis shows that there is a significant difference between the CAR ratios of Mega Bank and Mega Syariah Bank. However, these differences are not explained in detail in the text.
2. NPL (Nonperforming Loan) Ratio Bank Mega has a very good NPL ratio with a minimum value of 1.12% and a maximum of 1.56% during the 2020-2022 period. Bank Mega Syariah also has a very good NPL ratio with a minimum value of 1.09% and a maximum of 4.33% during the same period. Testing the Mann-Whitney U Test hypothesis shows that there is no significant difference between the NPL ratio of Mega bank and Mega Syariah bank.
3. ROA Ratio (Return on Assets) Bank Mega has a very good ROA ratio with a minimum value of 2.83% and a maximum of 4.22% during the 2020-2022 period. Bank Mega Syariah also has a fairly good ROA ratio with a minimum value of 0.95% and very good with a maximum value of 4.08% during the same period. Testing the Mann-Whitney U Test hypothesis shows that there is a significant difference between the ROA ratio of Mega Bank and Mega Syariah Bank. However, these differences are not explained in detail in the text.
4. BOPO Ratio (Operating Costs to Operating Income) Bank Mega has a very good BOPO ratio with a minimum value of 56.06% and a maximum of 70.98% during



the 2020-2022 period. During the same period, Bank Mega Syariah has a BOPO ratio with very good qualifications with a minimum value of 64.64% and a maximum of 94.91% with quite good qualifications. Testing the Mann-Whitney U Test hypothesis shows that there is a significant difference between the BOPO ratio of Mega Bank and Mega Syariah Bank.

5. LDR Ratio (Loan to Deposit Ratio) Bank Mega has a very good LDR ratio with a minimum value of 60.04% and a maximum of 78.44% during the 2020-2022 period. Bank Mega Syariah has a very good LDR ratio with a minimum value of 54.63% and good enough for a maximum value of 97.24% during the same period. Testing the Mann-Whitney U Test hypothesis shows that there is no significant difference between the LDR ratio of Mega Bank and the FDR of Mega Syariah Bank.

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Lampiran Tabulasi Data

BANK MEGA KONVENSIONAL									
NO	TAHUN	TRIWULAN	CAR	NPL	ROA	ROE	NIM	BOPO	LDR
1	2018	1	21.4	2.34	2.05	11.25	5.01	80.21	59.83
2		2	21.06	2.28	2.07	11.73	5.14	81.17	58.66
3		3	21.03	2.19	2.29	13.08	5.32	79.1	68.4
4		4	22.79	1.6	2.47	13.76	5.19	77.78	67.23
5	2019	1	24.25	1.75	2.94	14.9	5.26	72.23	71.31
6		2	23.26	1.65	2.7	13.75	5.2	74.98	71.85
7		3	24.42	1.37	2.75	13.97	5.17	74.79	71
8		4	23.68	2.46	2.9	14.85	4.9	74.1	69.67
9	2020	1	24.7	1.55	3.29	17.57	4.84	69.71	67.48
10		2	25.34	1.56	2.93	15.88	4.65	70.18	67.67
11		3	26.01	1.4	2.92	15.67	4.57	70.98	64.03
12		4	31.04	1.39	3.64	19.42	4.42	65.94	60.04
13	2021	1	26.6	1.3	3.35	18.02	4.82	62.17	61.71
14		2	27.31	1.26	3.45	19.13	4.97	62.05	61.46
15		3	28.2	1.25	3.66	20.21	4.98	60.09	62.2
16		4	27.3	1.12	4.22	23.49	4.75	56.06	60.96
17	2022	1	22.93	1.14	2.83	15.73	4.99	63.18	69.82
18		2	22.51	1.16	3.06	17.49	5.35	62.73	70.52
19		3	22.59	1.27	3.58	20.56	5.6	58.78	78.44
20		4	25.41	1.23	4	23.15	5.42	56.76	68.04

BANK MEGA SYARIAH									
NO	TAHUN	TRIWULAN	CAR	NPF	ROA	ROE	NOM	BOPO	FDR
1	2018	1	23.41	2.84	0.91	3.96	0.6	93.58	94.26
2		2	23.41	2.84	0.91	3.96	0.06	93.58	94.26
3		3	23.41	2.84	0.91	3.96	0.6	93.58	94.26
4		4	20.54	2.15	0.93	4.08	0.56	93.84	90.88
5	2019	1	21.05	1.91	0.65	3.16	0.45	94.91	99.23
6		2	20.45	1.91	0.65	3.16	0.45	94.91	99.23
7		3	20.45	1.91	0.65	3.16	0.45	94.91	99.23
8		4	19.96	1.72	0.89	4.27	0.68	93.71	94.53
9	2020	1	19.37	2.55	1.08	5.42	0.81	93.08	97.24
10		2	19.28	2.27	0.95	4.92	0.86	92.81	83.83
11		3	21.96	4.33	1.32	6.98	1.27	90.13	76.19
12		4	24.15	1.69	1.74	9.76	1.57	85.52	63.94
13	2021	1	20.91	1.48	3.18	22.6	2.28	77.1	58.92
14		2	21.19	1.35	3.39	24.44	2.35	76.39	56.28
15		3	28.79	1.28	3.3	24.23	2.37	76.09	61.09
16		4	25.59	1.15	4.08	28.48	2.06	64.64	62.84
17	2022	1	22.49	1.2	2.83	14.76	1.73	77.14	84.16
18		2	22.87	1.2	2.7	13.89	2.13	66.76	70.31
19		3	24.56	1.12	2.57	13.44	2.31	67.32	61.04
20		4	26.99	1.09	2.59	11.73	2.45	67.33	54.63

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- Dr. Mustafa Afifi Bin Ab. Halim (University Sains Islam, Malaysia)

Keynote Speaker

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FINANCIAL PERFORMANCE OF BANK MEGA AND BANK MEGA SYARIAH USING THE CAMEL APPROACH DURING THE CREDIT RESTRUCTURING PERIOD

Rosyida Uswatan Hasanah, Yulfan Arif Nurohman

Abstract

The government implemented the credit restructuring policy to save business actors from fulfilling their obligations to banks. Banking manages financial performance during Covid-19 to maintain assets. This study aims to compare financial performance between Bank Mega and Bank Mega Syariah with the method of analysis techniques Capital, Assets, Management, Earnings, and Liquidity (CAMEL).

The samples of this research are 2 banks, namely mega banks and mega sharia banks, registered with the Financial Services Authority (OJK). The research data was obtained through annual reports which have been published for the period 2020 to 2022. The data analysis results show a significant difference between the performance of mega banks and mega Islamic banks when assessed from the CAR, ROA, and BOPO ratios. In addition, the study's results also show no significant difference between the performance of mega banks and mega Islamic banks when assessed from the NPL, and LDR ratio.

Keywords : Financial Performance, CAMEL, Islamic Banks, Comparison

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