

ABSTRACT

Covid-19 pandemic not only impacted the economy and public health, but banks performance as well. The purpose of this research is to determine whether there is a significant difference or not on sharia rural bank performance based from capital, asset quality, liquidity and rentability factors that measured with Capital Adequacy Ratio (CAR), Non-Performing Financing Ratio (NPF), Financing to Deposit Ratio (FDR), Return on Asset (ROA), Return on Equity (ROE) and Operational Efficiency Ratio (BOPO).

The data that used in this research are monthly financial report from 163 sharia rural banks across Indonesia before covid-19 pandemic (start from March 2019 until February 2020) and during covid-19 pandemic (start from March 2020 until February 2021). The data are obtained from Islamic Banking Statistic that published by Otoritas Jasa Keuangan (OJK). The analysis technique that used in this research is paired sample t-test and wilcoxon using SPSS ver.26.

The result of this research that Capital Adequacy Ratio (CAR) and Operational Efficiency Ratio (BOPO) is significantly increased during pandemic. The Financing to Deposit Ratio (FDR) is significantly decreased during pandemic. There is no significant difference on Non-Performing Financing (NPF), Return on Asset (ROA) and Return on Equity (ROE) ratios before and during pandemic.

Keyword : Sharia Rural Bank Performance; Covid-19 Pandemic; Paired Sample T-Test; Wilcoxon; Financial Ratio