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Original Research Article

Comparative Analysis of Bank Performance between BPR Lestari Banten (Conventional) and BPRS Harta Insan Karimah Parahyangan (Shariah): Before and After COVID 19 in Indonesia

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Abstract: Rural Banks (BPR) as financial institutions which in their activities do not provide services in payment traffic consists of conventional BPRs and Sharia BPRs (BPRS). During the COVID-19 period, there was information stated that BPRs experienced positive growth, while according to LPS from 2005 to April 2021, there were 110 BPRs that were liquidated which had to be funded by LPS. Based on this fact the authors are interested in analyzing the performance of BPR and BPRS with the aim of knowing: (1) There is a difference or not in the performance of the BPR Lestari Banten bank before covid (2019) and after covid 19 (2020), (2) There is a difference or not in the performance of the BPRS Harta Insan Karomah Parahyangan (HIKP) bank before covid (2019) and after covid 19 (2020), (3) There is a difference or not in the performance of BPR Lestari Banten and BPRS HIKP before covid 19 (2019), (4). There is a difference or not in the performance of BPR Lestari Banten and BPRS HIKP after covid 19 (2020). The method and the analytical tools used are t-test (paired sample t test), Wilcoxon test, independent test and Mann Whitney U. The results of the study are: (1). There is no difference in the performance of the BPR Lestari Banten bank before covid (2019) and after covid 19 (2020), (2). There is no difference in the performance of the BPRS Harta Insan Karomah Parahyangan (HIKP) bank before covid (2019) and after covid 19 (2020), (3). There is no difference in the performance of BPR Lestari Banten and BPRS HIKP before covid 19 (2019), (4). There is no difference in the performance of BPR Lestari Banten and BPRS HIKP after covid 19 (2020).
Keywords: Rural Bank (BPR), Bank Soundness Level, Performance and covid 19.

1. INTRODUCTION

The Covid pandemic is a global pandemic that has hit the world, including Indonesia. In contrast to other industrial fields, the Rural Bank (BPR) industry as a financial institution that does not provide services in payment traffic, consisting of conventional BPRs and Islamic BPRs, has actually increased during the COVID-19 pandemic; this can be seen in the explanation of the data below. The Rural Bank (BPR) business is still growing despite the pressure from Covid-19. This is from the growth of credit, assets and third party funds (DPK). Although, BPR still managed to score a positive growth of 3.01% year on year (yoy) to Rp 113.87 trillion in July 2021. BPR Third Party Funds (DPK) grew 10.21% to reach Rp 111.21 trillion

and assets rose 7.99% yoy to Rp 159.87 trillion (Sari F, 2021).

BPR Lestari is the largest BPR in Indonesia based on bank info data that "Digital Brand Award is an annual event initiated by the National Media in the field of Infobank banking. In its 10th year of Event, BPR Lestari as a well- known Rural Bank in Indonesia managed to win three awards at once in three categories include BPR with assets of IDR 1 trillion and above, The Best Digital Brand of The Year 2021 and Golden Trophy Digital Brand Awards 2021 (Sanusi, 2021).

Meanwhile BPRS HIK Parahyangan as the largest BPRS showed the following performance; "For BPRS HIK Parahyangan, winning the best title from

Infobank Magazine for five consecutive years is a testament to the company's commitment to maintaining its performance. This achievement also spurred the company to continue to bring out all the best potential in the midst of a pandemic. In addition, the award from Infobank Magazine also adds to the series of other awards that have been won by BPRS HIK Parahyangan from various parties" (BPRS HKIP, 2020).

In contrast to the statement above, the Deposit Insurance Corporation (LPS) provides the following data: "The Deposit Insurance Corporation has paid deposit insurance claims to 252,228 bank customers that were closed in the amount of Rp 1.64 trillion from 2005 to April 2021. A total of 111 banks have been closed, consisting of one commercial bank and 110 Rural Banks (BPR). This article has been published on Katadata.co.id with the title "111 Banks Closed, LPS Pays Claims to Customers Rp. 1.64 T" (Agustiyanti, 2021). Based on the two contradictory statements above, the author is interested in researching the performance of banks in BPR and BPRS which have the largest assets in Indonesia before and after covid 19 in Indonesia.

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This research is at TKT 5 where " Completeness and Data Analysis in Simulation Environment / R&D Activities: 1) Data reliability has increased significantly. 2) Data is sufficient and meets the requirements for further analysis. 3) Initial analysis with data that has been carried out. 4) Data integration for conclusion analysis. Progress Reports (preliminary analysis has been produced) and draft outputs have been prepared" (Ministry of Research and Technology, 2017).

Based on the results of Rosdiana's previous research (2019) Financial performance of HSBC is not a significant difference between the performance ratio of Bank HSBC in 2018 and Performance ratio of Bank HSBC in 2017, in line with research conducted by (Widyanto *et al,* 2019) that no difference in performance between PT CIMB Niaga Tbk and PT OCBC NISP for the period 2015 to 2018, while

according to (Helsinawati *et al*, 2018) that the financial performance of Bank DKI has a significant difference in financial performance between 2015 and 2016. The result of several researchers is:

1) Faizal H, Rosdiana. R 2019, the result is the performance of the bank PT Bank Tabungan Negara (Persero) with a determination or composite value since 2015 is healthy, and the performance of the USWD bank using the RGEC method.

2) Viciwati 2019, there is no significant difference between the Performance Ratio of Bank Permata in 2018 and Performance Ratio of Bank Permata in 2017.

3) Rosdiana, R 2019, HSBC financial performance is not significantly different between HSBC Bank Performance Ratio in 2018 and HSBC Bank Performance Ratio in 2017.

4) Widyanto, M.L 2019, the results showed that the financial performance of Bank CIMB Niaga did not have a significant difference in financial performance between 2016 and 2017.

5) Paramartha. I. M & Darmayanti. N. P. A. 2017, Bank Mandiri's Health Level for the 2013-2015 period received the title Very Healthy. This reflects being able to deal with the negative effects of changes in business conditions that may occur.

6) Paramartha. D. G. D. A, Mustanda. I. K 2017, based on RGEC Method In the period 2012-2014, BCA was assessed by the RGEC as being ranked 1 (one) and very healthy.

7) Princess. R.L 2017, PT Bank Rakyat Indonesia using RGEC for bank soundness in 2013 was very healthy, 2014 was very healthy, and 2015 was very healthy. The soundness of the bank from the aspect of risk profile, income, good corporate governance, and capital in 2013, 2014, and 2015 was very healthy so that it was able to face significant negative effects from changes in business conditions from other external factors.

8) Goddess & Chandradewi 2018, The State Savings Bank can improve and maintain the soundness of the Bank 11 Goddess M 2018 Bank BRI's health level is very healthy

2. MATERIALS AND METHODS

Financial statements describe the financial condition and results of operations of a company at a certain time or period of time. The types of financial statements that are commonly known are balance sheets, income statements or operating results, reports of changes in equity, cash flow statements, statements of financial position (Harahap, 2018). Financial performance is an achievement achieved by the company in a certain period that reflects the health level of the company (Sutrisno, 2017).

Bank is a financial institution or institution that creates money, implements payment traffic, collects funds and distributes credit, monetary stabilizer, and dynamics economic growth (Hasibuan, 2019).

Furthermore, in the Financial Services Authority Regulation Number 4/POJK.03/2016 concerning the Rating of Commercial Bank Soundness in chapter 1. General Provisions, article 1 paragraph (1) : Bank is a commercial bank as referred to in Act Number 7 of 1992 concerning banking as referred to in Article 1 paragraph (1), has been amended by Law Number 10 of 1998, including branch offices of banks domiciled abroad, which carry out conventional business activities, paragraph (4). Bank Soundness Level is the result of an assessment of bank conditions carried out on bank risks and performance, paragraph (5). Composite Rating is the final rating of the bank's soundness assessment. (Financial Services Authority, 2016)

Corona virus or severe acute respiratory syndrome coronavirus 2 (SARS- CoV-2) is a virus that attacks the respiratory system. Diseases due to infection this virus is called Covid 19. Corona virus can cause mild disturbances to the respiratory system, severe lung infections, to death. Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), better known as the corona virus is a new type of corona virus that is transmitted to humans (Ministry of Health, 2020).

DATA ANALYSIS OF METHODOLOGY USED
1) Descriptive Analysis
Descriptive analysis is an analysis that provides an overview of a situation regarding data or observations that have been carried out by collecting, summarizing, and presenting data so as to provide useful results. The aim is to provide an overview of the data so that the data presented can be understood and informative for those who read it.

2) Data Quality Analysis
Analysis of data quality using normality test which aims to test whether the data used are normally distributed. The test uses the Kolmogorov-Smirnov with the assumption of normality at a significance number (sig 2-tailed) > 0.05. Hypothesis: Ho : Data is normally distributed Ha : Data are not normally distributed Test Statistics : Kolmogorov- Smirnov Test Criteria: If sig > 0.05 then Ho is accepted If sig < 0.05 then Ho is rejected In analyzing the comparison before and after the announcement of the relocation of the capital on the performance of BPR Lestari Banten with BPRS HIKP used the Average Difference Test where

the t test is used if the data is normally distributed while if the data is not normally distributed the Wilcoxon test is used.

3) Analysis of Average Difference t-test (Paired Sample t-test).
The data analysis method used in this study is the paired sample t-test, which is a data analysis method that aims to test whether or not there is a difference in the mean for two paired samples. As for what is meant by pairs, the data in the second sample is a change or difference from the data in the first sample. This test is carried out to see whether there is a difference in financial performance before covid 19 (2019) and after covid 19 (2020) with a significance number greater than alpha 0.05 or (sig 2-tailed) > 0.05.

3. RESULTS AND DISCUSSION
3.1. Results
3.1.1. BPR Lestari Banten
a. BPR Lestari Banten Profile
The name change from BPR Tunas Jaya Global to BPR Lestari Banten has been approved by the authorities since the end of January 2017 and is currently in the process of replacing all logo designs and names on all scripts and promotional media. "In addition to changing the name to BPR Lestari Banten, it was also followed by a new management change to encourage business growth". Since it was acquired in March 2016 with assets of around Rp. 7 billion, now its assets have reached Rp. 26 billion. Likewise, the level of trust of the people of Banten is starting to grow. It is evident from the growth of third party funds which increased from the previous Rp. 6.26 billion to Rp. 22 billion or up 251%. Credit also recorded growth from Rp. 5.8 billion to Rp. 9.1 billion or up 57%. With the change of name to BPR Lestari Banten, it is hoped that it will become one of the choices for the people of Banten for banking products. "With the new logo and name, we will be more confident in serving the people of Banten with more competitive banking services," added Eka. In addition, his party believes that by copying the strategy that has been carried out by BPR Lestari Bali, Eka and Linda are confident that they will be able to bring BPR Lestari Banten to compete and later become Local Champion in Banten. (www.bprlestari.con)

b. BPR Lestari Banten Performance
Sustainable BPR Performance. The following is the performance of BPR Lestari before and before covid 19.

Table 3.1: BPR Performance

BPR Lestari Banten		
Type of Ratio	After Covid (2020)	Before Covid (2019)
CAR (Capital Adequacy Ratio)	32,62	25
Earning Assets Quality (KAP)	1,45	1,06
Allowance for Elimination of Earning Assets (PPAP)	100	100
Non Performing Financing (NPF) Neto	4,44	4,36
Return on Asset (ROA)	1,92	1,28
Operating Expenses to Operating Income (BOPO)	84,17	91,72
Financing to Deposit Ratio (FDR)	36,9	36,47
Cash Ratio	12,57	20,59

In the above table, the performance of BPR Lestari before covid (2019) and after (2020) is presented, where the performance is relatively not constant.

d. Statistical Test Results
1) Validity Test Results
Here are the results of the validity test:

Table 3.2: Validity Test

Case Processing Summary

		Cases					
		Valid		Missing		Total	
	Time BPR	N	Percent	N	Percent	N	Percent
Performance BPR	After Covid 19	8	100.0%	0	0.0%	8	100.0%
	Before Covid 19	8	100.0%	0	0.0%	8	100.0%

Based on the data above, from 8 samples before and after covid 19, the data is 100% valid.

2) Descriptive Test Results
Below is the BPR Lestari descriptive test table:

Table 3.3: Descriptive Test

Descriptives

	Time BPR			Statistic	Std. Error
Performance BPR	After Covid 19	Mean		34.2588	13.56497
		95% Confidence Interval for Mean	Lower Bound	2.1827	
			Upper Bound	66.3348	
		5% Trimmed Mean		32.4292	
		Median		22.5950	
		Variance		1472.068	
		Std. Deviation		38.36754	
		Minimum		1.45	
		Maximum		100.00	
		Range		98.55	
		Interquartile Range		69.80	
		Skewness		1.021	.752
		Kurtosis		-.446	1.481
	Before Covid 19	Mean		35.0600	14.00237
		95% Confidence Interval for Mean	Lower Bound	1.9497	
			Upper Bound	68.1703	
		5% Trimmed Mean		33.3411	
		Median		22.7950	
		Variance		1568.530	
		Std. Deviation		39.60467	
		Minimum		1.06	
		Maximum		100.00	
		Range		98.94	
		Interquartile Range		75.86	
		Skewness		1.058	.752
		Kurtosis		-.486	1.481

In the table above, the mean after Covid 19 is 34.2588 with a lower bound of 2.1827 and an upper bound of 66.3348, while the mean before Covid 19 is 35.0600 with a lower bound of 1.9497 and an upper bound of 68.1703.

Table 3.4: Test of Normality

		Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Time BPR	Statistic	df	Sig.	Statistic	df	Sig.
Performance BPR	After Covid 19	.223	8	.200[*]	.830	8	.059
	Before Covid 19	.236	8	.200[*]	.811	8	.037

*. This is a lower bound of the true significance.
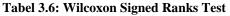
a. Lilliefors Significance Correction

In the results of the normality test above, after covid the data is normally distributed but before covid the data is not normally distributed so the Wilcoxon test is used.
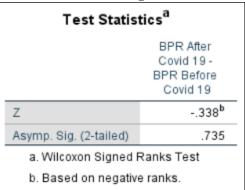
Table 3.5: Ranks

		N	Mean Rank	Sum of Ranks
BPR After Covid 19 - BPR Before Covid 19	Negative Ranks	2[a]	6.00	12.00
	Positive Ranks	5[b]	3.20	16.00
	Ties	1[c]		
	Total	8		

a. BPR After Covid 19 < BPR Before Covid 19

b. BPR After Covid 19 > BPR Before Covid 19

c. BPR After Covid 19 = BPR Before Covid 19

In the data ranks of 8 samples there are 6 positive with a mean rank of 3.2 sum of rank 16 and 2 negative with a means of rank 6 and a sum of ranks of 12.

Tabel 3.6: Wilcoxon Signed Ranks Test

Test Statistics[a]

	BPR After Covid 19 - BPR Before Covid 19
Z	-.338[b]
Asymp. Sig. (2-tailed)	.735

a. Wilcoxon Signed Ranks Test

b. Based on negative ranks.

Based on the results of the Wilcoxon test, the value of sig (2-tailed) is greater than 0.05, which means that there is no difference in performance before and after covid 19 at BPR Lestari Banten.

3) Normality Test Results

The table below is the results of the normality test:

4) Wilcoxon Test Results

The table below shows the results of the paried sample t test:

3.1.2. BPRS Harta Insan Karimah Parahyangan (HIKP)

a. Profile BPRS HIKP

PT. BPRS HIK Parahyangan is a Sharia BPR the result of the acquisition from BPRS TOAT (founded in 1994 by K. H. Anom Mubarok, BA) the 2006 acquisition process was a milestone in the establishment of BPRS HIK Parahyangan. PT. BPRS HIK Parahyangan began operating effectively in September 2006.

PT. BPRS HIK Parahyangan as the largest BPRS showed the following performance; 'For BPRS HIK Parahyangan, winning the best title from Info bank Magazine for five consecutive years is a testament to the company's commitment to maintaining its performance. This achievement also spurred the company to continue to bring out all the best potential in the midst of a pandemic. In addition, the award from Info bank Magazine also adds to the series of other awards that have been won by BPRS HIK Parahyangan from various parties." (BPRS HKIP, 2020)

b. BPRS HIKP Performance

Table 3.7: BPRS Performance

PT. BPRS Harta Insan Karimah Parahyangan (HIKP)		
Type of Ratio	**After Covid 19 (2020)**	**Before Covid 19 (2019)**
CAR (Capital Adequacy Ratio)	17,3	16,37
Earning Assets Quality (KAP)	98,26	98,19
Allowance for Elimination of Earning Assets (PPAP)	101,11	103,19
Non Performing Financing (NPF) Neto	1,85	1,35
Return on Asset (ROA)	2,94	4,68
Operating Expenses to Operating Income (BOPO)	82,9	77,75
Financing to Deposit Ratio (FDR)	88,23	87,79
Cash Ratio	54,06	49,19

In the above table, the performance of BPRS HKIP before covid (2019) and after (2020) is presented, where the performance is relatively not constant.

c. Statistical Test Results

1) Validity Test

Results the following are the results of the validity test:

Table 3.8: Validity Test

Case Processing Summary

		Cases					
		Valid		Missing		Total	
	Time BPRS	N	Percent	N	Percent	N	Percent
Performace BPRS	After Covid 19	8	100.0%	0	0.0%	8	100.0%
	Before Covid 19	8	100.0%	0	0.0%	8	100.0%

Based on the data above, before and after covid 19, the data is 100% valid.

2) Descriptive Test

Descriptive Test Below is the results of the descriptive test:

Table 3.9: Descriptive Test

Descriptives

	Time BPRS			Statistic	Std. Error
Performace BPRS	After Covid 19	Mean		55.8313	15.13747
		95% Confidence Interval for Mean	Lower Bound	20.0368	
			Upper Bound	91.6257	
		5% Trimmed Mean		56.3147	
		Median		68.4800	
		Variance		1833.145	
		Std. Deviation		42.81524	
		Minimum		1.85	
		Maximum		101.11	
		Range		99.26	
		Interquartile Range		89.22	
		Skewness		-.338	.752
		Kurtosis		-2.084	1.481
	Before Covid 19	Mean		54.8138	15.06923
		95% Confidence Interval for Mean	Lower Bound	19.1807	
			Upper Bound	90.4468	
		5% Trimmed Mean		55.0964	
		Median		63.4700	
		Variance		1816.654	
		Std. Deviation		42.62223	
		Minimum		1.35	
		Maximum		103.19	
		Range		101.84	
		Interquartile Range		87.99	
		Skewness		-.229	.752
		Kurtosis		-2.080	1.481

Based on the results of the descriptive test, the data after covid 19 means 55.8313 with a lower bound of 20.0368 and an upper bound of 91.5257, while the data before covid 19 means 54.8138, a lower bound of 19.1807 and an upper bound of 90.4408.

3) Normality Test Results
In the table below, the results of the normality test are presented:

Table 3.10: Normality Test

		Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Time BPRS	Statistic	df	Sig.	Statistic	df	Sig.
Performace BPRS	After Covid 19	.236	8	.200[*]	.847	8	.089
	Before Covid 19	.205	8	.200[*]	.872	8	.158
*. This is a lower bound of the true significance.							
a. Lilliefors Significance Correction							

From the table above, the data before and after covid are normally distributed because it is greater than 0.05 so using the paired sample t test.

4) Paired Sample t Test

Table 3.11: Paired Sample Statistics

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	BPRS After Covid 19 (2020)	55.8313	8	42.81524	15.13747
	BPRS Before Covid 19 (2019)	54.8138	8	42.62223	15.06923

Based on the table above, from 8 samples after BPRS covid 19, the mean is 55,8313% and the standard deviation is 42,81524%, while from 8 samples of BPRS before covid 19, it means 54.8138% and the standard deviation is 42.62223%.

Table 3.12: Paired Samples Correlations

		N	Correlation	Sig.
Pair 1	BPRS After Covid 19 (2020) & BPRS Before Covid 19 (2019)	8	.998	.000

In the table above, the 8 samples have a correlation of 99.8%.

Table 3.13: Paired Sample Test

		Paired Differences							
					95% Confidence Interval of the Difference				
		Mean	Std. Deviation	Std. Error Mean	Lower	Upper	t	df	Sig. (2-tailed)
Pair 1	BPRS After Covid 19 (2020) - BPRS Before Covid 19 (2019)	1.01750	2.68925	.95079	-1.23077	3.26577	1.070	7	.320

Based on the results of the paired sample t test, the sig (2-tailed) value greater than 0.05 means that there is no difference before and before covid 19 at BPRS HIKP.

3.2. The Results of Comparison between BPR and BPRS before Covid 19
1) Validation Test Results
The following is the result of the comparison validation between BPR and BPRS:

Table 3.14: Validity test

		Cases					
		Valid		Missing		Total	
	Bank	N	Percent	N	Percent	N	Percent
Performance Before Covid	BPR	8	100.0%	0	0.0%	8	100.0%
	BPRS	8	100.0%	0	0.0%	8	100.0%

Case Processing Summary

From the data before covid 19 on BPR and BPRS, all data is 100% valid.

2) Descriptive Test Results

The descriptive test for BPR and BPRS before covid 19 is as follows:

Table 3.15: Descriptive Test

Descriptives

Bank				Statistic	Std. Error
Performance Before Covid	BPR	Mean		35.0600	14.00237
		95% Confidence Interval for Mean	Lower Bound	1.9497	
			Upper Bound	68.1703	
		5% Trimmed Mean		33.3411	
		Median		22.7950	
		Variance		1568.530	
		Std. Deviation		39.60467	
		Minimum		1.06	
		Maximum		100.00	
		Range		98.94	
		Interquartile Range		75.86	
		Skewness		1.058	.752
		Kurtosis		-.486	1.481
	BPRS	Mean		54.8138	15.06923
		95% Confidence Interval for Mean	Lower Bound	19.1807	
			Upper Bound	90.4468	
		5% Trimmed Mean		55.0964	
		Median		63.4700	
		Variance		1816.654	
		Std. Deviation		42.62223	
		Minimum		1.35	
		Maximum		103.19	
		Range		101.84	
		Interquartile Range		87.99	
		Skewness		-.229	.752
		Kurtosis		-2.080	1.481

In the BPR data the mean is 35.0600 with a lower bound of 1.9497 and an upper bound of 68.1703, while the mean for BPRS is 54.8138 with a lower bound of 19.1807 and an upper bound of 90.4468.

3) Normality Test Results Table

Table 3.16: Normality test

Tests of Normality

		Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Bank	Statistic	df	Sig.	Statistic	df	Sig.
Performance Before Covid	BPR	.236	8	.200[*]	.811	8	.037
	BPRS	.205	8	.200[*]	.872	8	.158

*. This is a lower bound of the true significance.

a. Lilliefors Significance Correction

In the data above, the BPR data before covid 19 was not normally distributed, while the BPRS data before Covid was normally distributed, because some were not normally distributed, so the Mann Whitney test was used.

4) Mann Whitney Test Results

The following are the results of the Man Whitney test:

Table 3.17: Rank Mann Whitney

Ranks				
	Bank	N	Mean Rank	Sum of Ranks
Performance Before Covid	BPR	8	7.38	59.00
	BPRS	8	9.63	77.00
	Total	16		

In the table above, BPR from 8 samples has a mean rank value of 7.38 with a total rank of 59, while BPRS from 8 samples has a mean rank value of 9.63 with a total rank of 77. Furthermore, the results of the Mann Witney test are in the table below.

Table 3.18: Mann Witney Statistical Test

Test Statistics[a]	
	Performance Before Covid
Mann-Whitney U	23.000
Wilcoxon W	59.000
Z	-.945
Asymp. Sig. (2-tailed)	.345
Exact Sig. [2*(1-tailed Sig.)]	.382[b]

a. Grouping Variable: Bank

b. Not corrected for ties.

Based on the above Mann Witney test, the sig (2-tailed) value of 0.345 is greater than 0.05 so that there is no difference in performance before covid 19 between BPR Lestari and BPRS Harta Insan Karimah Parahyangan, meaning that the Ho3 hypothesis is accepted and Ha3 is rejected.

3.3. The Result of Comparison between BPR and BPRS after Covid 19

1) Validity Test Results

Below are the results of the validity test after covid 19 between BPR and BPRS:

Table 3.19: Validity Test

Case Processing Summary							
		Cases					
		Valid		Missing		Total	
	Bank	N	Percent	N	Percent	N	Percent
Performance After Covid	BPR	8	100.0%	0	0.0%	8	100.0%
	BPRS	8	100.0%	0	0.0%	8	100.0%

In the validity table above, it can be seen that the BPR and BPRS data after Covid is 100% valid.

2) Descriptive Test Results

Table 3.20: Descriptive Test

Descriptives

Bank				Statistic	Std. Error
Performance After Covid	BPR	Mean		34.2588	13.56497
		95% Confidence Interval for Mean	Lower Bound	2.1827	
			Upper Bound	66.3348	
		5% Trimmed Mean		32.4292	
		Median		22.5950	
		Variance		1472.068	
		Std. Deviation		38.36754	
		Minimum		1.45	
		Maximum		100.00	
		Range		98.55	
		Interquartile Range		69.80	
		Skewness		1.021	.752
		Kurtosis		-.446	1.481
	BPRS	Mean		55.8313	15.13747
		95% Confidence Interval for Mean	Lower Bound	20.0368	
			Upper Bound	91.6257	
		5% Trimmed Mean		56.3147	
		Median		68.4800	
		Variance		1833.145	
		Std. Deviation		42.81524	
		Minimum		1.85	
		Maximum		101.11	
		Range		99.26	
		Interquartile Range		89.22	
		Skewness		-.338	.752
		Kurtosis		-2.084	1.481

3) Normality Test Results

Below are the results of the normality test:

Table 3.21: Normality test

Tests of Normality

	Bank	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Performance After Covid	BPR	.223	8	.200[*]	.830	8	.059
	BPRS	.236	8	.200[*]	.847	8	.089

*. This is a lower bound of the true significance.

a. Lilliefors Significance Correction

Based on the table above, all BPR and BPRS data are normally distributed because they are greater than 0.05, so use the independent t test.

4) Independent Test Results

Here are the results of the independent t test:

Table 3.22: Group Statistics Independent Test

Group Statistics

	Bank	N	Mean	Std. Deviation	Std. Error Mean
Performance After Covid	BPR	8	34.2587	38.36754	13.56497
	BPRS	8	55.8313	42.81524	15.13747

From the performance data after covid, BPR means 34.2587 with a standard deviation of 38.36754 while BPRS means 55.8313.

Next is the result of independent sample test:

Table 3.33: Independent Sample Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference Lower	Upper
Performance After Covid	Equal variances assumed	.550	.471	-1.061	14	.307	-21.57250	20.32613	-65.16772	22.02272
	Equal variances not assumed			-1.061	13.835	.307	-21.57250	20.32613	-65.21658	22.07158

In the table above, the sig (2-taild) value of 0.307 means that there is no difference in performance after covid 19 between BPR Lestari Banten and BPRS Harta Insan Karimah Parahyangan, meaning that the Ho4 hypothesis is accepted and Ha4 is rejected.

3.4. DISCUSSION

Based on the results above, the discussion is as follows.

3.4.1. Comparative Discussion Before and After Covid 19 at BPR

The result is no difference performance before covid and after covid 19 at BPR. This result is similar to previous research by (Helsinawati *et al*, 2018) and (Widyanto *et al*, 2020).

Although there is no difference, it is not constant at BPR Lestari (BPR) because:
- Minimum Capital Adequacy Requirement (CAR / KPMM): after covid 32.62%, while before covid 25% so that the performance after covid was 7.62% higher than before covid 19.
- Earning Asset Quality (KAP): after covid 1.45%, while before covid 1.06%, so that the performance after covid was 0.39% higher than before covid 19, meaning that there was an increase in capital performance
- Allowance for Elimination of Earning Assets (PPAP): after covid 100% and before covid 100%, meaning that the performance is the same.
- Non Performing Financing (NPF) – Net: after covid 4.44%, while before covid 4.36, so that after-performance was 0.08% higher than before covid 19 , meaning that the risk profile has decreased.
- Return on Assets (ROA): after covid 1.92%, while before covid 1.28% so that the performance was 0.64% higher than before covid 19, meaning that an increase in the profitability performance.
- Operating Expenses to Operating Income (BOPO): after covid 84, 17%, while before covid 91.72 so that the performance was 7.55% lower than before covid 19 , meaning that better performance or increased profitability performance.

- Financing to Deposit Ratio (FDR): after covid 36.9%, while before covid 36.47% so that the performance was 0.43% higher than before covid 19, meaning that the performance has decreased in risk profile.
- Cash Ratio: after covid 12.57%, while before 20.59% so that the performance was 8.02% lower than before covid 19, meaning that liquidity performance decreases.

3.4.2. Comparative Discussion Before and After Covid 19 at BPRS

The results is no difference performance before covid and after covid at BPRS HIKP (BPRS). This is similar to previous research by Widyanto ML (2019) and Rosdiana R (2019).

Although there is no difference, the performance is not constant at PT. BPRS Harta Insan Karimah Parahyangan because:
- Minimum Capital Adequacy Requirement (CAR): after covid 17.3%, before covid 16.37%, so that the capital performance increased 0.93%
- Earning Asset Quality (KAP): after covid 98.26%, before covid 98.19%, so that the performance increased by 0.07%.
- Allowance for Elimination of Earning Assets (PPAP): after covid 101.11%, before covid 103.19%, so that performance decreased 2.08%.
- Non Performing Financing (NPF) - Net: after covid 1.85%, before covid 1.35%, so that greater than 0.5%. It means a decrease in risk profile performance.
- Return on Assets (ROA): after covid 2.94%, before covid 4.68%. There was a decline in profitability performance by 1.74%.
- Operating Expenses to Operating Income (BOPO): after covid 82.9%, before covid 77.75%, hence greater than 5.15%, meaning that a decrease in profitability performance.
- Financing to Deposit Ratio (FDR): after covid 88.23%, before covid 87.79%, hence greater 0.44%, meaning that a decrease in risk profile.
- Cash Ratio: after covid 54.06%, before covid 49.19%, meaning that an increase in liquidity by 4.87%

3.5.1. Discussion on Comparison before Covid 19 between BPR and BPRS

The results obtained that there is no difference between the performance before covid 19 between BPR and BPRS. This result is similar to previous research by (Sari A *et al,* 2019) and (Helsinawati *et al,* 2018). Although there is no difference, the performance value is not the same where:

- Minimum Capital Adequacy Requirement (KPMM): BPR 25%, while BPR 16.37%, meaning that BPR performance is 8.63% higher than BPRS.
- Earning Asset Quality (KAP): BPR 1.06%, BPRS 98.19%, meaning that the performance of BPR is lower than BPRS by 97.13%
- Allowance for Earning Asset Losses (PPAP): BPR 100%, BPRS 103.19%, meaning that the performance of BPR is lower than BPRS by 3.19%
- Non Performing Financing (NPF) Net: BPR 4.36%, BPRS 1.35%, meaning that the performance of BPR is lower than BPRS 3.01%
- Return on Assets (ROA): BPR 1.28%, BPRS 4.68%, meaning that the profitability of BPR is lower than BPRS by 3.4%
- Operating Expenses to Operational Income (BOPO): BPR 91.72%, BPRS 77.75%, meaning that the performance of BPR profitability is higher than BPRS by 13.97%
- Financing to Deposit Ratio (FDR) BPR 36.47%, BPRS 87.79%, meaning that the risk profile of BPR performance is higher than BPRS by 51.32%.
- Cash Ratio of BPR 20.59%, BPRS 49.19%, meaning that the liquidity performance of BPR is lower than BPRS by 28.6%.

3.5.2. Discussion on Comparison after Covid 19 between BPR and BPRS

Based on the results, it is known that there are no differences after covid 19 between BPR Lestari and BPRS HIKP. This condition is in line with the research of (Widyanto *et al,* 2021) and Surtiningsih (2018). The desciption is as follows:

- Minimum Capital Adequacy Requirement (KPMM): BPR 32.62%, BPRS 17.3%, meaning that the performance of BPR is better than BPRS by 15.32%.
- Earning Asset Quality (KAP): BPR 1.45%, BPRS 98.26%, meaning that the performance of BPR is better than BPRS by 96.81%
- Allowance for Earning Asset Losses (PPAP): BPR 100%, BPRS 101.11%, meaning that BPR's performance is lower than BPRS by 1.11%.
- Non-Performing Financing (NPF) Net: BPR 4.44%, BPRS 1.85%, meaning that the risk profile of BPR performance is lower than BPRS by 2.59%.
- Return on Assets (ROA): BPR 1.92%, BPRS 2.94%, meaning that the profitability of BPR is lower than BPRS by 1.02%.
- Operating Expenses to Operational Income (BOPO): BPR 84.17%, BPRS 82.9%, meaning that

the profitability performance of BPR is better than BPRS by 1.27%.
- Financing to Deposit Ratio (FDR): BPR 36.9%, BPRS 88.23, meaning that the performance of BPR on the risk profile is better than BPRS by 51.33%.
- Cash Ratio: BPR 12.57%, BPRS 54.06%, meaning that the liquidity performance of BPR is lower than BPRS by 41.49%.

4. CONCLUSIONS AND RECOMMENDATIONS
a. Conclusion

Based on the results of the above research, the following conclusions can be drawn:

- There is no difference in bank performance before and after covid 19 at BPR Lestari Banten. Although there is no difference, but it is not constant based on the 8 samples that has been analysed.
- There is a decrease in performance in BOPO, NPF, FDR and Cash Ratio, but an increase in performance at CAR, KAP, and ROA, and 1 (one) constant on PPAP.
- There are differences in bank performance before and after covid 19 at BPRS Harta Insan Karimah Parahyangan (HIKP), because there is a decrease in performance in PPAP, ROA, NPF and FDR and an increase in performance at CAR, KAP, BOPO, and Cash Ratio.
- There is no difference in bank performance before covid 19 in Indonesia between BPR Lestari Banten and BPRS Harta Insan Karimah Parahyangan, although there is no difference but it is not constant because the performance of BPR Lestari Banten is higher than BPRS HIK Parahyangan in CAR, PPAP, BOPO and FDR. On the contrary, BPR Lestari Banten performance is lower than BPRS HIK Parahyangan on KAP, NPF, ROA, and Cash Ratio.
- There is no difference in performance after Covid 19 in Indonesia between BPR Lestari Banten and BPRS Harta Insan Karimah Parahyangan. Although there is no difference but it is not constant because the performance of BPR Lestari Banten is higher than BPRS HIK Parahyangan on CAR, FDR, NPF, and BOPO, while on the other hand the performance of BPR Lestari Banten is lower than BPRS HIK on KAP, PPAP, ROA, Cash Ratio.

b. Recommendation

Based on the conclusions above, it is recommended

- BPR Lestari Banten after-covid can improve performance specifically on the ratio of Non-Performing Financing (NPF), Financing to Deposit Ratio (FDR), and Cash ratio.
- BPR Harta Insan Karimah Parahyangan is expected to improve its performance post-covid, especially in the ratio, Non-Performing Financing (NPF), Operating Expenses to Operating Income (BOPO) and Financing to Deposit Ratio (FDR).

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