

ABSTRAK

Muh. Yusuf Armin, 2022. *"Analisis Perbandingan Antara Pembiayaan Bermasalah Di Bank Syariah Dan Bank Konvensional Selama Pandemi Covid 19"*. Skripsi Program Studi Perbankan Syariah Fakultas Ekonomi dan Bisnis Islam Institut Agama Islam Negeri Palopo. Dibimbing oleh Hendra Shafri.

Judul penelitian ini yaitu Analisis Perbandingan Antara Pembiayaan Bermasalah Di Bank Syariah Dan Bank Konvensional Selama Pandemi Covid 19. Tujuan penelitian ini untuk menganalisis analisis perbandingan antara pembiayaan bermasalah di bank syariah dan bank konvensional selama pandemi covid 19.

Jenis penelitian yang digunakan dalam penelitian ini termasuk jenis penelitian kuantitatif. Jenis data yang digunakan berupa data sekunder yang diperoleh dari laporan keuangan bank syariah dan bank konvensional.

Hasil penelitian ini menunjukkan bahwa terdapat perbedaan pada kinerja keuangan NPF bank syariah dan NPL bank konvensional. Nilai rata-rata menunjukkan bahwa bank konvensional lebih baik dibandingkan dengan bank syariah. Dimasa pandemi Covid-19, bank syariah lebih terkena dampaknya dengan ditandai oleh nilai maksimum yang sempat berada lebih dari batas sehat yang ditentukan. Sehingga dapat dikatakan bahwa dimasa pandemi Covid-19 ini, bank konvensional lebih unggul dalam mengelola kredit yang berisiko pada keuangannya.

Kata kunci: Pembiayaan Bermasalah, Kredit Bermasalah, Bank Syariah, Pandemi Covid-19

ABSTRACT

Muh. Yusuf Armin, 2022. *"Comparative Analysis Between Problem Financing in Islamic Banks and Non-performing Loans in Conventional Banks During the Covid 19 Pandemic"*. Thesis of Islamic Banking Study Program Faculty of Economics and Islamic Business Palopo State Islamic Institute. Supervised by Hendra Shafri.

The title of this study is Comparative Analysis Between Problem Financing in Islamic Banks and Conventional Banks During the Covid 19 Pandemic. The purpose of this study is to analyze a comparative analysis between problem financing in Islamic banks and conventional banks during the Covid 19 pandemic.

The type of research used in this study is a type of quantitative research. The type of data used is in the form of secondary data obtained from the financial statements of Islamic banks and conventional banks.

The results of this study indicate that there are differences in the financial performance of Islamic banks' NPF and conventional banks' NPLs. The average value shows that conventional banks are better than Islamic banks. During the Covid-19 pandemic, Islamic banks were more affected by the maximum value which was above the specified healthy limit. So that it can be said that during the Covid-19 pandemic, conventional banks were superior in managing credit that was at risk of their finances.

Keywords: *Non-performing Financing, Non-performing Loans, Islamic Banks, Covid-19 Pandemic*