

ABSTRACT

In 2020 Indonesia implemented Large-Scale Social Restrictions (PSBB) in the face of the COVID-19 virus pandemic. Seeing the differences in financial performance as measured by ROA, LDR, CAR and NPL and income diversification before and during the COVID-19 pandemic in Indonesia, this aims to see whether financial performance and income diversification show differences before and during the COVID-19 pandemic.

The method used in this research is independent sample t-test and paired sample t-test. The results of research on conventional commercial banks before and during the COVID-19 pandemic showed that there were significant differences in ROA, LDR, CAR while the results of NPL and income diversification showed no differences. Then the results of the study also show that there is no difference in financial performance and income diversification at Islamic commercial banks before and during the pandemic. In addition, the results of the study show that there are no significant differences in financial performance and diversification of conventional commercial banks with Islamic commercial banks before and during the COVID-19 pandemic.