

## Performance of PT. Bank BTPN Syariah, Tbk in a Covid-19 Pandemic Situation

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### Abstract

*Covid-19 has counted thousands of Indonesians and millions of people around the world who died because the Covid-19 virus spread so quickly and had an impact on the economy in Indonesia, especially in the banking industry and non-banking industry. The purpose of this study is to test performance differences such as Assets, Third Party Funds (DPK), Financing, Profit and Non-Performing Financing (NPF) with the Statistical Package for the Social Sciences (SPSS) analysis method for the period 2019 and 2020 in the Covid-19 pandemic situation. 19 and tested management targets for 2020 using the Analytical Network Process – Benefits, Opportunities, Costs, Risks (ANP-BOCR) method in the COVID-19 pandemic situation. The results of this study indicate the performance of PT. Bank BTPN Syariah, Tbk in the Covid-19 pandemic situation in 2020 still looks good.*

### Keywords

assets; third party funds;  
financing; profit and NPF



## I. Introduction

Covid 19 pandemic caused all efforts not to be as maximal as expected (Sihombing and Nasib, 2020). The outbreak of this virus has an impact of a nation and Globally (Ningrum *et al*, 2020). The presence of Covid-19 as a pandemic certainly has an economic, social and psychological impact on society (Saleh and Mujahiddin, 2020).

As we feel, the Covid-19 virus spreads so fast and has an impact on the economy in Indonesia, especially in the banking industry and non-banking industry, finally the government issued a regulation by providing a policy of relaxation and credit/financing concessions for values below Rp. 10 billion where debtors get a delay of 1 (one) year, a decrease in the previously determined interest rate, an extension of the loan period (restructuring), customers who are in arrears get a reduction in arrears of principal and interest arrears and debtors also get temporary capital. (Financial Services Authority, 2020).

In 2020, in the Covid-19 pandemic situation and the government's policy of extending the loan or financing period (restructuring) which could affect the bank's soundness level, the performance of PT. Bank BTPN Syariah.Tbk in the following table below:

**Table 1.** Financial Statements of PT. Bank BTPN Syariah, Tbk 2019-2020  
(in million rupiah)

| Description | 2019       | 2020       |
|-------------|------------|------------|
| Asset       | 15,383,038 | 16,435,005 |
| TPF         | 9,446,549  | 9,780,481  |
| Financing   | 8,707,455  | 8,673,376  |
| Net Profit  | 1,399,634  | 854,614    |

Source: (Financial Services Authority, 2019) and  
(PT. Bank BTPN Syariah, 2020)

Based on table 1 above, there was an increase in assets and TPF where assets in 2019 were Rp. 15.3 trillion and in 2020 it was Rp. 16.4 trillion, while TPF in 2019 was Rp. 9.4 trillion while in 2020 it was Rp. 9.7 trillion but for financing and profit there was a decrease where for financing in 2019 it was Rp. 8.7 trillion, while in 2020 it was Rp. 8.6 trillion and profit or profit in 2019 was Rp. 1.3 trillion while in 2020 it was Rp. .854 billion.

**Table 2.** Reports of Non Performing Financing PT. Bank BTPN Syariah, Tbk 2019-2020

| Quarter   | Non Performing Financing (NPF) |
|-----------|--------------------------------|
| Q1 - 2019 | 0.17                           |
| Q2 - 2019 | 0.14                           |
| Q3 - 2019 | 0.00                           |
| Q4 - 2019 | 0.02                           |
| Q1 - 2020 | 0.02                           |
| Q2 - 2020 | 0.00                           |
| Q3 - 2020 | 0.00                           |
| Q4 - 2020 | 0.26                           |

Source: (Financial Services Authority, 2019) and  
(PT. Bank BTPN Syariah, 2020)

Description:

Q1 = 1st Quarter January - March period

Q2 = 2nd Quarter April – June period

Q3 = 3rd Quarter July – September period

Q4 = Quarter 4 October – December period

Non Performing Financing (NPF) PT. Bank BTPN Syariah, Tbk has increased compared to 2019 and 2020 every quarter where the very significant period is September - December 2019 and September - December 2020.

The object of this research is to be able to see the Bank's performance in the Covid-19 pandemic situation in the form of: Assets, Third Party Funds (DPK), Financing, Profit and NPF by testing the difference in performance in 2019 with 2020 in the Covid-19 pandemic situation and targets the Bank's performance in 2020 in the Covid-19 pandemic situation.

## II. Research Method

Regarding the research method shown in table 3 regarding the collection and procedure below as follows:

**Table 3.** Data Collection Procedure

| No | Purpose  | Data Type | Method   | Results  |
|----|--|-----------|--|--|
| 1  | Different test of Assets, Third Party Funds (DPK), Financing and Profits in 2019 with 2020 | Secondary | Analysis <i>Statistical Package for the Social Sciences</i> (SPSS)           | The results of the research show that Assets and Third Party Funds (DPK) in 2020 increased compared to 2019 before the Covid-19 pandemic while Financing and Profits decreased in 2020 when compared to 2019 before the Covid-19 pandemic. |
| 2  | Different test of Non Performing Financing (NPF) in 2019 with 2020                         | Secondary | Analysis <i>Statistical Package for the Social Sciences</i> (SPSS)           | Non Performing Financing (NPF) in 2020 in a situation where the Covid-19 pandemic is increasing  |
| 3  | Test targets for 2020  | Secondary | <i>Analytical Network Process</i> – Benefit Opportunity Cost Risk (ANP-BOCR) | Optimizing the Financing Function, Empowering Business Network Facilities with Bank BTPN Partners and Increasing HR and IT.  |

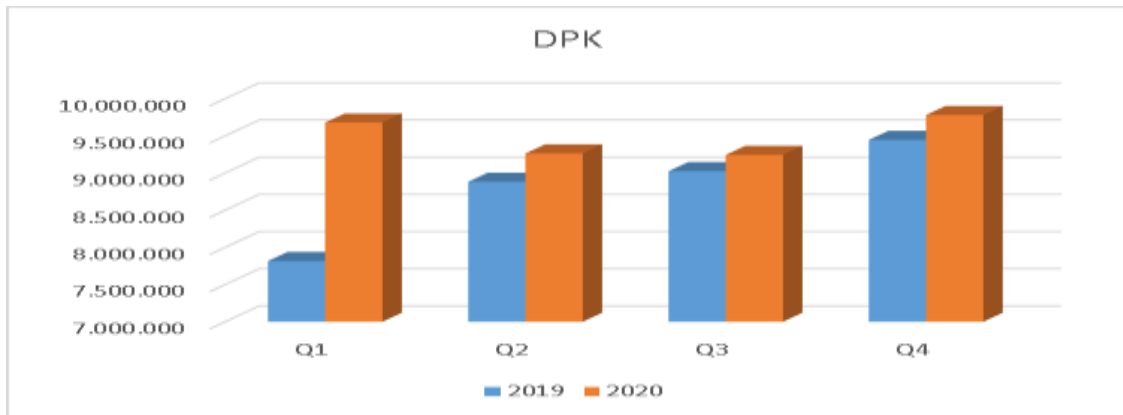
## III. Results and Discussion

### 3.1 Results



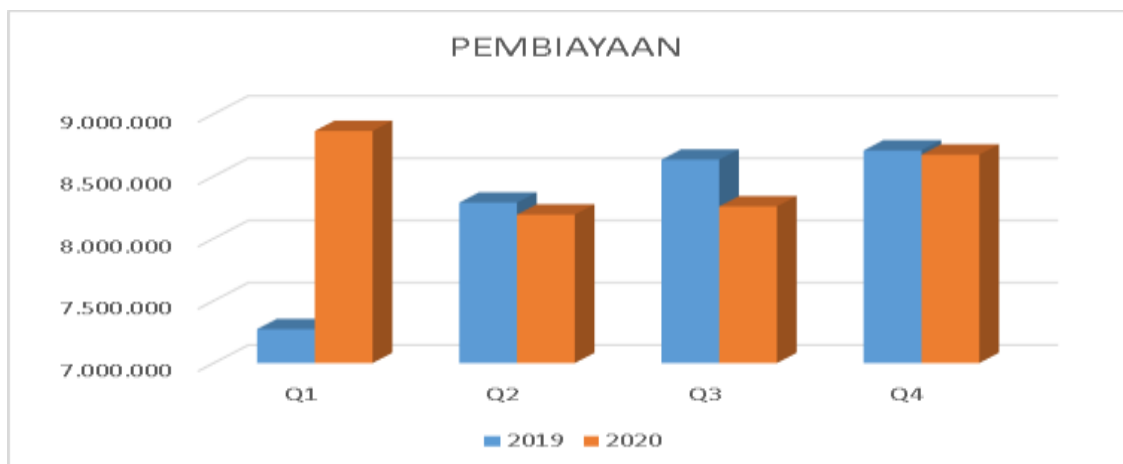
**Figure 1.** Asset

From Figure 1, it is reflected that the number of assets increased compared to between 2019 and 2020 every quarter where the very significant period was the period January - March 2019 with January - March 2020.



**Figure 2. Third Party Funds (TPF)**

From Figure 2, it is reflected that Third Party Funds (TPF) have increased compared to 2019 and 2020 every quarter where the very significant period is January - March 2019 and January - March 2020.



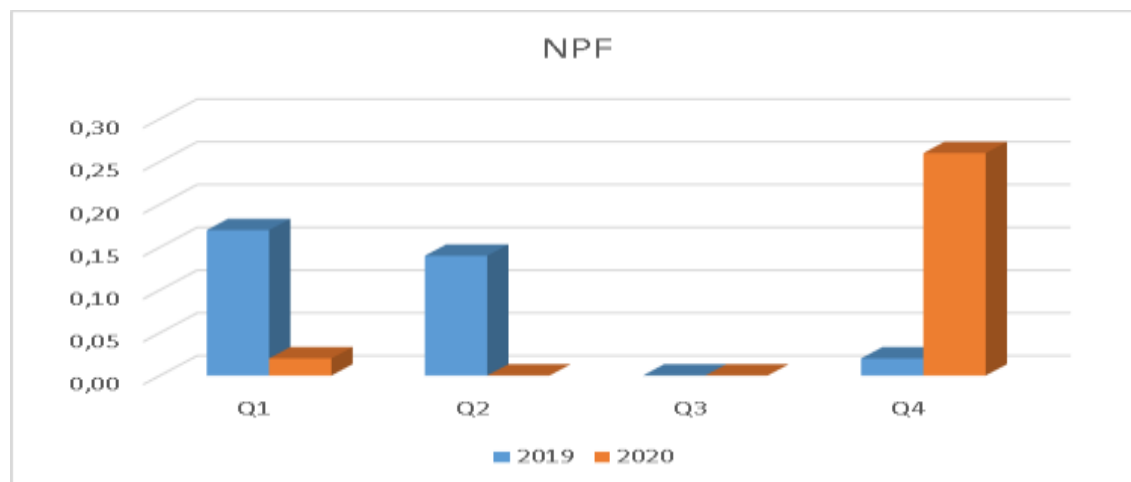
**Figure 3. Financing**

From Figure 3, it is reflected that the provision of financing has increased compared to between 2019 and 2020 every quarter, where the most significant is the period January - March 2019 with January - March 2020.



**Figure 4. Net Profit**

From Figure 4 it is reflected that Net Profit has increased compared to between 2019 and 2020 every quarter where the very significant period is September - December 2019 and September - December 2020.



**Figure 5.** Non-Performing Financing

From figure 5 it is reflected that Non Performing Financing (NPF) has increased compared to between 2019 and 2020 every quarter where the very significant period is September - December 2019 and September - December 2020.

Management Targets to Improve the Performance of PT. Bank BTPN Syariah, Tbk in 2020 as follows:

1. Benefit (Benefits)
  - a. Easy access to loans
  - b. Micro-entrepreneur productive sector financing
  - c. Provide funds to enlarge the business
  - d. Increased fee-based income for BTPN-Wow!
2. Opportunity
  - a. The increase in the number of BTPN customers and agents wow! Throughout Indonesia
  - b. Expansion of the Customer Base of Japanese and Indonesian companies in the Corporate Banking Segment!
  - c. Expansion of the network of services to big cities, industrial areas and other strategic areas
  - d. Recruitment of new BTPN gen fund customers who are “Digital Literate”
3. Cost (Price)
  - a. The low professionalism of HR (Local Bank Staff) in Japanese language skills in increasing customer satisfaction.
  - b. Lack of innovation features for products/services that are suitable for “digitally literate” customers
  - c. Low optimization of the Bank's office network and its infrastructure for services to customers
4. Risk (Risk)
  - a. Miss communication strategy and became a “back fire” due to the lack of Digital Banking Competence from Bank BTPN's HR
  - b. Loss of Bank customers from non-Japanese companies

- c. Lack of adding new customers from non-corporate institutions (employees, retirees, educators, etc.)
- 5. Alternative (Output)
  - a. Optimization of the financing function
  - b. Empowerment of Business Network Facilities and Infrastructure with Bank BTPN Partners
  - c. HR and IT System Improvement (Digital Banking)

### 3.2 Discussion

From the results of research using descriptive analysis, it is used to describe data from PT. Bank BTPN Syariah, Tbk in 2019 - 2020 regarding research variables, namely Assets, Third Party Funds (DPK), Financing, and Profit.

**Table 4.** Descriptive Analysis  
(in million rupiah)

|                        | N | Minimum       | Maximum       | mean            | Std. Deviation  |
|------------------------|---|---------------|---------------|-----------------|-----------------|
| Asset                  | 8 | 12,538,207.00 | 16.435.005.00 | 14,953,714,0000 | 1,244,500,03258 |
| TPF                    | 8 | 7,817.372.00  | 9,780.481.00  | 9,142,689,1250  | 615.226.10539   |
| Financing              | 8 | 7,272.192.00  | 8,863,487.00  | 8,361,025,2500  | 503.449.46496   |
| Profit                 | 8 | 2,884.06.00   | 1.399.634.00  | 680.536.1250    | 373,469,19948   |
| Valid N<br>(list wise) | 8 |               |               |                 |                 |

Based on table 4, the results of descriptive statistical analysis show that the Asset variable has a mean of 14,953,714. The average value is greater than the standard deviation value of 1,244,500,03258, it can be stated that the data on the Asset variable does not vary. Meanwhile, the maximum value of the Asset variable is 16,435,005 obtained in the fourth quarter of 2020 and a minimum value of 12,538,207 earned the first quarter of 2019.

Based on the table 4, the results of descriptive statistical analysis show that the TPF variable has a mean of 9142.689.125. The average value is greater than the standard deviation value of 615.226.10539, it can be stated that the data on the TPF variable does not vary. Meanwhile, the maximum value of the TPF variable is 9,780,481 obtained in the fourth quarter of 2020 and a minimum value of 7,817.372 obtained in the first quarter of 2019.

Based on table 4, the results of descriptive statistical analysis show that the financing variable has a mean of 8.361.025.25. The average value is greater than the standard deviation value of 503.449.46496, it can be stated that the data on the financing variable does not vary. Meanwhile, the maximum value of the financing variable is 8,863,487 earned in the first quarter of 2020 and a minimum value of 7,272.192 obtained in the first quarter of 2019.

Based on table 4, the results of descriptive statistical analysis show that the Profit variable has a mean of 680.536.1250. The average value is greater than the standard deviation value of 373,469,19948, it can be stated that the data on the Profit variable does not vary. Meanwhile, the maximum value for the Profit variable is 1,399,634 obtained in the fourth quarter of 2019 and a minimum value of 288,406 obtained in the first quarter of 2019.

Based on table 4, the results of descriptive statistical analysis show that the NPF variable has a mean of 0.0763. The average value is smaller than the standard deviation value of 0.10028, it can be stated that the data on the Profit variable varies. Meanwhile, the

maximum value for the Profit variable is 0.26 obtained in the fourth quarter of 2020 and a minimum value of 0.00 earned second quarter of 2020 and third quarter of 2019 and 2020.

Normality test to determine the right type of analysis, whether to use parametric or non-parametric analysis. When the data is not normally distributed, the analysis uses a non-parametric test, but when the data is normally distributed, the analysis uses a parametric test. The following are the results of the normality test processed using SPSS 23.

**Table 5.** Normality Test Results

| Variable   | Year | Normality |         | Conclusion          |
|------------|------|-----------|---------|---------------------|
|            |      | SW        | P-Value |                     |
| Asset      | 2019 | 0.614     | 0.894   | Normal Distribution |
|            | 2020 | 0.752     | 0.699   | Normal Distribution |
| TPF        | 2019 | 0.628     | 0.466   | Normal Distribution |
|            | 2020 | 0.842     | 0.159   | Normal Distribution |
| Financing  | 2019 | 0.614     | 0.170   | Normal Distribution |
|            | 2020 | 0.752     | 0.391   | Normal Distribution |
| Net Profit | 2019 | 0.628     | 0.956   | Normal Distribution |
|            | 2020 | 0.842     | 0.076   | Normal Distribution |

From table 5, the data can be said to be normally distributed when the significance value (P-Value) is above 0.05. Based on the results of the normality test in Table 5, data on all variables are not normally distributed because they have a significance value (P-Value) of more than 0.05. Thus, hypothesis testing will be tested using parametric statistics, namely the Independent Sample T-Test.

**a. Difference between Assets in 2019 and Assets in 2020**

In this study, the differences in assets from the financial statements of PT. Bank BTPN Syariah, Tbk in 2019 before the COVID-19 pandemic economic crisis occurred, with 2020 in the Covid-19 pandemic situation. Below will be explained about the description of the first hypothesis in this study:

H0 = There is no difference between Assets in 2019 and Assets in 2020.

H1 = There is a difference between Assets in 2019 and Assets in 2020.

The criteria for making decisions based on probability or significance values (Asymp. Sig. (2-tailed)) are: "when the significance value  $\geq 0.05$ , then H0 is accepted, while when the significance value is  $\leq 0.05$ , then H0 is rejected. "

**Table 6.** Hypothesis Test Results

| Variable | Year | P-Value | Conclusion                        |
|----------|------|---------|-----------------------------------|
| Asset    | 2019 | 0.043   | There is a Significant Difference |

Based on the results of hypothesis testing using SPSS 23 with Independent Sample T-Test, the significance value (P-Value) is smaller than 0.05, namely p-value = 0.043, therefore the first hypothesis in this research is accepted. That is, there is a difference between Assets PT. Bank BTPN Syariah, Tbk in 2019 before the COVID-19 pandemic economic crisis with PT Assets. Bank BTPN Syariah, Tbk in 2020 during the economic crisis of the covid 19 pandemic.

### **b. The Difference between TPF in 2019 and 2020**

In this study, the differences in TPF derived from the financial statements of PT. Bank BTPN Syariah, Tbk in 2019 before the Covid-19 pandemic with 2020 in the Covid-19 pandemic situation. Below will be explained about the description and explanation of the first hypothesis in this study:

- H0 = There is no difference between TPF in 2019 and TPF in 2020.  
H2 = There is a difference between TPF in 2019 and TPF in 2020.

The decision criteria are taken based on the probability or significance value (Asymp. Sig. (2-tailed)) namely: "when the significance value  $\geq 0.05$ , then H0 is accepted, while when the significance value is  $\leq 0.05$ , then H0 rejected".

While the results of hypothesis testing with Independent Sample T-Test processed using SPSS 23 are:

**Table 7. Hypothesis Test Results**

| Variable | Year | P-Value | Conclusion                |
|----------|------|---------|---------------------------|
| TPF      | 2019 | 0.110   | No Significant Difference |

Based on the results of hypothesis testing using SPSS 23 with Independent Sample T-Test, the significance value (P-Value) is greater than 0.05, namely p-value = 0.110, therefore the second hypothesis in this research is not accepted. That is, there is no difference between TPF in 2019 before the Covid-19 pandemic and TPF in 2020 in the Covid-19 pandemic situation.

### **c. Differences in Financing in 2019 and 2020**

In this study, the differences in financing from the financial statements of PT. Bank BTPN Syariah, Tbk in 2019 before the Covid-19 pandemic with 2020 in the Covid-19 pandemic situation. The following explains the explanation of the first hypothesis in this research:

- H0 = There is no difference between 2019 Financing and 2020 Financing.  
H3 = there is a difference between 2019 Financing and 2020 Financing.

The decision criteria are taken based on the probability or significance value (Asymp. Sig. (2-tailed)), namely: "When the significance value  $\geq 0.05$ , then H0 is accepted, while if the significance value is  $\leq 0.05$ , then H0 is rejected".

While the results of hypothesis testing with the Independent Sample T-Test processed using SPSS 23 are:



**Table 8.** Hypothesis Test Results

| Variable  | Year | P-Value | Conclusion                |
|-----------|------|---------|---------------------------|
| Financing | 2019 | 0.489   | No Significant Difference |
|           | 2020 |         |                           |

Based on the results of hypothesis testing using SPSS 23 with Independent Sample T-Test, the significance value (P-Value) is greater than 0.05, namely p-value = 0.489, so the third hypothesis in this research is rejected. 2019 before the Covid-19 pandemic with 2020 Financing in the Covid-19 pandemic situation.

**d. Difference Net Profit in 2019 with 2020**

In this study, the differences in Profit Nett from the financial statements of PT. Bank BTPN Syariah, Tbk in 2019 before the Covid-19 pandemic with 2020 in the Covid-19 pandemic situation. The following explains the explanation of the first hypothesis in this research:

- H0 = There is no difference between Net Profit in 2019 and Net Profit in 2020.
- H4 = There is a difference between Net Profit in 2019 and Net Profit in 2020.

The decision criteria are taken based on the probability or significance value (Asymp. Sig. (2-tailed)) namely: "If the significance value  $\geq 0.05$ , then H0 is accepted, while if the significance value is  $\leq 0.05$ , then H0 rejected".

Meanwhile, the results of hypothesis testing with Independent Sample T-Test processed using SPSS 23 are as described below:

**Table 9.** Hypothesis Test Results

| Variable   | Year | P-Value | Conclusion                         |
|------------|------|---------|------------------------------------|
| Net Profit | 2019 | 0.333   | There is no significant difference |

Based on the results of hypothesis testing using SPSS 23 with Independent Sample T-Test, the significance value (P-Value) is greater than 0.05, namely p-value = 0.333, so the fourth hypothesis in this research is rejected. That is, there is no difference between the Net Profit of PT. Bank BTPN Syariah, Tbk in 2019 before the Covid-19 pandemic with Net Profit in 2020 in the Covid-19 pandemic situation.

**e. The difference between NPF in 2019 and 2020**

From the results of research using descriptive analysis, it is used to describe the data from Bank BTPN Syariah in 2019 - 2020 regarding the research variable, namely Non Performing Financing (NPF).

**Table 10.** Descriptive Analysis of Non-Performing Financing (NPF)  
Descriptive Statistics

|                    | N | Minimum | Maximum | mean  | Std. Deviation |
|--------------------|---|---------|---------|-------|----------------|
| NPF                | 8 | .00     | .26     | .0763 | .10028         |
| Valid N (listwise) | 8 |         |         |       |                |

Based on table 10, the results of descriptive statistical analysis show that the NPF variable has a mean of 0.0763. The average value is smaller than the standard deviation value of 0.10028, it can be stated that the data on the Profit variable varies. Meanwhile, the maximum value for the Profit variable is 0.26 obtained in the fourth quarter of 2020 and a minimum value of 0.00 earned second quarter of 2020 and third quarter of 2019 and 2020.

In this study, the differences in NPF from the financial statements of PT. Bank BTPN Syariah, Tbk in 2019 before the Covid-19 pandemic with 2020 in the Covid-19 pandemic situation. The following describes the first hypothesis in this research:

- H0 = There is no difference between NPF in 2019 and NPF in 2020.  
H5 = There is a difference between the NPF in 2019 and the NPF in 2020.

The decision criteria are taken based on the probability or significance value (Asymp. Sig. (2-tailed)), namely: "If the significance value  $\geq 0.05$ , then H0 is accepted, while if the significance value is  $\leq 0.05$ , then H0 rejected".

While the results of hypothesis testing with Independent Sample T-Test and processed using SPSS 23 are:

**Table 11. Hypothesis Test Results**

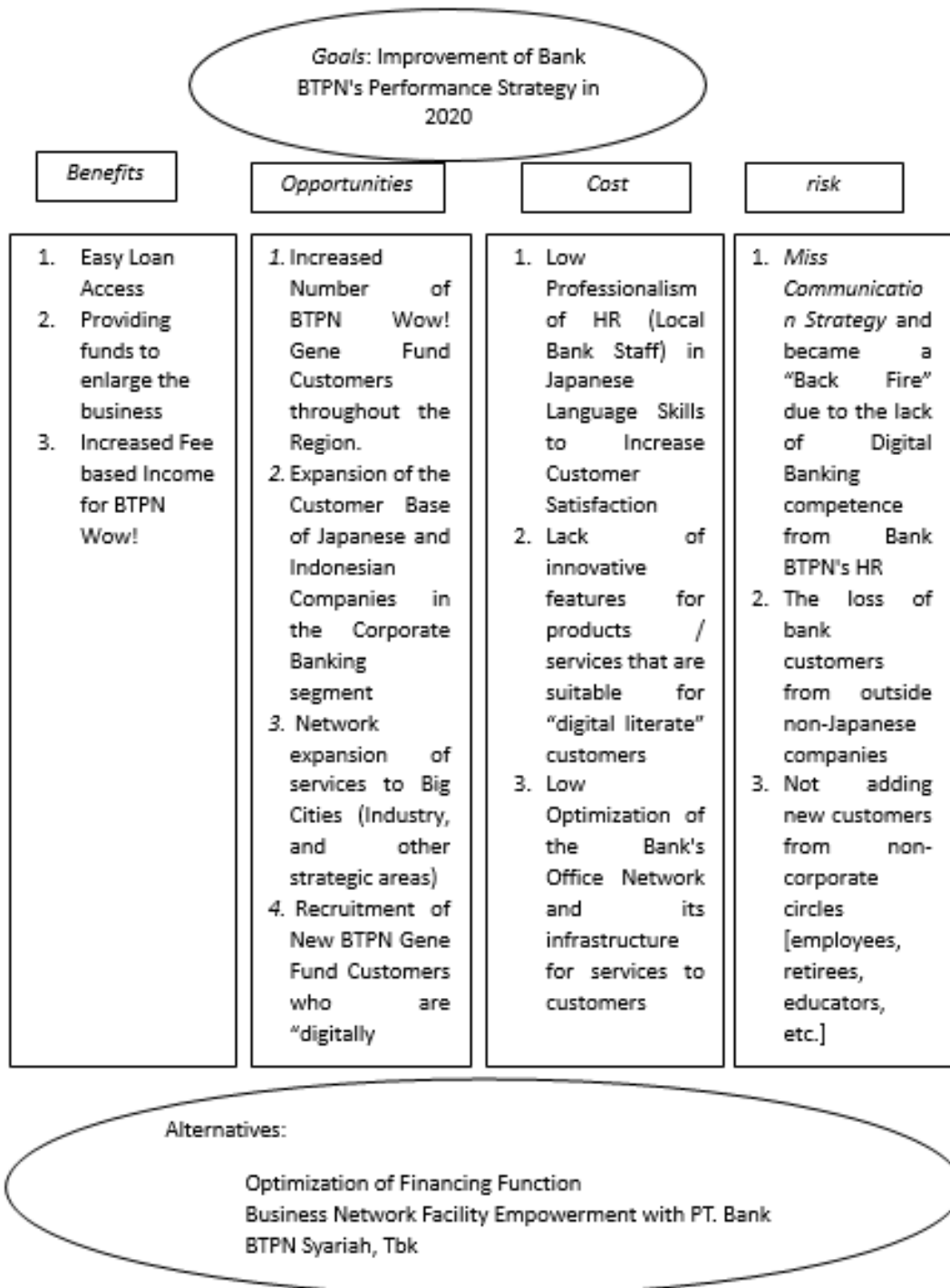
| Variable | Year | P-Value | Conclusion                         |
|----------|------|---------|------------------------------------|
| NPF      | 2019 | 0.875   | There is no significant difference |

Based on the results of hypothesis testing using SPSS 23 with Independent Sample T-Test, the significance value (P-Value) was greater than 0.05, namely p-value = 0.875, so the fourth hypothesis in this study was rejected. That is, there is no difference between the 2019 NPF before the Covid-19 pandemic and the 2020 NPF in the Covid-19 pandemic situation.

#### **f. Testing Target PT. Bank BTPN Syariah, Tbk in 2020**

The following is a picture of the flow analysis of the Analytical Network Process – Benefit Opportunity Cost Risk (ANP-BOCR) as follows:

BOCR ANALYSIS



**Figure 6.** ANP Research Flowchart

In this research, we will use Super Decisions Software and Microsoft Excel where Super Decisions Software is used to generate a schema from the ANP (Analytical Network Process) Process and produces the tested values, namely Inconsistency Values, and Data Normalization after weighting. Where the weighting values include (Unweighted Super Matrix, Weighted Super Matrix, and Limited Super Matrix). Microsoft Excel is used for Data Visualization The results of data normalization so that we can determine which value is the best when ranking.

The first step is to create a network of nodes, clusters, and alternatives what you want to achieve. In this research, the node/goal to be achieved is "Improving Bank BTPN Performance in 2020". There are 4 criteria for clusters, namely based on BOCR (Benefit, Opportunities, Cost, and Risk) analysis. Then 4 Sub Criteria were made, namely. Sub Criteria (Benefit), Sub Criteria (Opportunities), Sub Criteria (Cost), and Sub Criteria (Risk). Where the Sub Criteria (Benefits) are (Ease of Access to Loans, Financing for the Productive Sector of Micro Entrepreneurs, Provision of funds to enlarge the business, Increase in fee Based Income for customers and agents of BTPN WOW, as well as ecosystem supply and development of BTPN Retail Products), Sub Criteria (Opportunities) namely (Increase in the Number of BTPN WOW! customers and agents in all regions, Expansion of the Customer Base of Japanese and Indonesian Companies in the Corporate Banking Segment, Expansion of the service network to big cities, industrial areas, and other strategic areas, as well as the recruitment of new customers of BTPN gene funds who are "digitally literate"). Sub Criteria (Cost) are ("Low Professionalism of HR (Local Bank Staff) in Japanese language ability to increase "customer satisfaction", lack of innovation features for products/services that suit "digital literate" customers, and low optimization of office network The Bank and its infrastructure for services to customers. And the Sub Criteria (Risk) are as follows ("Miss Communication Strategy and become "Back Fire" due to the lack of competence in Digital Banking and Bank BTPN's HR, Loss of Bank customers from outside non-Japanese companies, Less increase in bank customers from non-corporate (Employees, Retirees, Educators, etc.). Back and forth arrows indicate that the variables are mutually dependent.

#### IV. Conclusion

From the results of research on Assets, Third Party Funds, Financing, Profit and NPF, it can be concluded about the performance of PT. Bank BTPN Syariah, Tbk in the Covid-19 pandemic situation there is an increase in Assets and Third Party Funds (DPK) where the increase in Assets is due to an increase in Third Party Funds (TPF) which will result in high costs or costs so that the bank's income will decrease or profit will decrease in 2020 the Covid-19 pandemic with the following reflection:

1. Asset

In 2020 it has higher assets than assets in 2019. Thus it can be stated that the assets of the financial statements of PT. Bank BTPN Syariah, Tbk in 2020 in the Covid-19 pandemic situation has increased from the previous year.

2. Third Party Funds (TPF)

In 2020, the TPF value is higher than the TPF in 2019. Thus, it can be stated that the TPF value from the financial statements of PT. Bank BTPN Syariah, Tbk in 2020 in the Covid-19 pandemic situation has increased from the previous year.

3. Financing

In 2020, the financing value is higher than the financing in 2019. Thus, it can be stated that the financing value from the financial statements of PT. Bank BTPN Syariah, Tbk in 2020 in the Covid-19 pandemic situation has increased from the previous year.

4. Profit

In 2020 it has a lower Profit Nett value compared to Profit Nett in 2019. Thus it can be stated that the Profit Nett value from the financial statements of PT. Bank BTPN Syariah, Tbk in 2020 in the Covid-19 pandemic situation decreased from the previous year except in the first quarter which experienced an increase.

## 5. Non Performing Financing (NPF)

In 2020 it has a higher NPF value than the NPF in 2019. Thus it can be stated that the NPF value from the financial statements of PT. Bank BTPN Syariah, Tbk in 2020 in the Covid-19 pandemic situation experienced an increase from the previous year except in the first, second and third quarters which decreased.

## 6. From the research results of testing the performance targets of PT. Bank BTPN Syariah, Tbk in 2020, namely:

The results of making the questionnaire in this ANP research are correct because they are in accordance with the Saaty rule regarding the Consistency Index Value, namely 0.1. The value of the Consistency Index for each Criterion is as follows from the results of the Questionnaire in the ANP Research, it is correct because it is in accordance with the Saaty rule regarding the Consistency Index Value, which is 0.1. The value of the Consistency Index for each Criterion is as follows:

- a) Goals → BOCR Criteria (0.04381)
- b) Goals → Benefit Sub Criteria (0.01039)
- c) Goals → Sub Criteria Cost ( 0.01759)
- d) Goals → Opportunity Sub Criteria (0.000772)
- e) Goals → Risk Sub Criteria (0.05156)
- f) Benefits → Alternatives (0.16026)
- g) Cost → Alternatives (0.13040)
- h) Opportunities → (0.10370)
- i) risk → (0.16026)

Weighting Results Normalization of data using Super Decisions Software and Microsoft Excel The most influential parts to improve BANK BTPN's Performance in 2020 are Benefit (BOCR Criteria) and Optimization of Financing Functions (Alternatives/Solutions).

### BOCR Criteria

1. Benefits (0.0300)
2. Opportunities (0.0362)
3. Cost (0.0169)
4. Risk (0.0169)

### Solutions/Alternatives

1. Financing Function Optimization (0.392764)
2. Empowerment of Business Network Facilities with Bank BTPN Partners (0.320015)
3. HR and IT Improvement (Digital Banking) 0.287121

## Suggestion

1. Regarding financial performance, specifically for management to minimize Non Performing Financing (NPF) which at the end of 2020 was very high at 0.26% when compared to 2019 at 0.02%, so that it would affect the profit or profit obtained by PT. Bank BTPN Syariah, Tbk .
2. Third Party Funds (DPK) to be channeled for financing because the DPK is sourced from the community and for the community through financing.

3. So that solutions for developing or optimizing financing and empowering business network facilities with partners as well as increasing human and IT (Digital Banking) resources are carried out as much as possible.

### Thank-You Note

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