ABSTRACT

In early 2020, Indonesia was detected by the Covid-19 virus, which affected several sectors that experienced ups and downs in performance. Digital banking is one of the banking sectors affected by the Covid-19 virus, so this research is needed to examine digital banks' financial data performance for the past three years. This research aims to group data from the financial statements of several banks using the K-means clustering technique. The ratio used in this research is the leverage ratio with two different ratios, namely the ratio of debt to assets and the ratio of debt to capital. In calculating the ratio, each ratio produces 3 clusters, namely C1, C2 and C3, where the result gets the members of each cluster. For the debt-to-assets ratio with cluster members, C1 is Bank Jago, C2 is Seabank, and C3 is Allo Bank, Bank Bukopin, Bank Jenius, and NeoBank. And for the debt-equity ratio with members of each cluster, namely, C1 is Bank Jago, C2 is Allo Bank, Bank Bukopin, Seabank, and Jenius Bank and NeoBank. The clustering results of the k-means method with these two ratios are conditions where the data does not change much and shows differences between the analyzed data.

Keywords: clustering, banking, financial performance, K-Means, ratio