

ABSTRAK

ANALISIS PENGARUH KEBIJAKAN MAKROPRUDENSIAL DAN MIKROPRUDENSIAL TERHADAP STABILITAS PERBANKAN DI INDONESIA PASCA COVID-19

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Penelitian ini bertujuan untuk menganalisis pengaruh kebijakan makroprudensial dan mikroprudensial terhadap stabilitas perbankan di Indonesia pasca Covid-19. Penelitian ini menggunakan uji *error correction model* (ECM) dan menggunakan data panel dari kuartal I 2020-kuartal IV 2022 sepuluh perbankan yang masuk dalam kategori bank BUKU IV di Indonesia. Hasil penelitian ini menunjukkan dalam jangka panjang variabel rasio intermediasi makroprudensial (RIM) berpengaruh positif dan signifikan terhadap stabilitas perbankan (SP). Variabel *return on asset* (ROA), dan *loan to debt ratio* (LDR) berpengaruh negatif dan signifikan terhadap SP. Sedangkan, variabel penyangga likuiditas makroprudensial (PLM) berpengaruh positif namun tidak signifikan terhadap SP. Dan, variabel *capital adequacy ratio* (CAR) berpengaruh negatif namun tidak signifikan terhadap SP. Dalam jangka pendek variabel RIM berpengaruh positif dan signifikan terhadap SP. Variabel CAR, dan ROA berpengaruh negatif dan signifikan terhadap SP. Sedangkan, variabel PLM berpengaruh positif namun tidak signifikan terhadap SP. Dan, variabel LDR berpengaruh negatif namun tidak signifikan terhadap SP.

Kata Kunci: CAR, ECM, Kebijakan Makroprudensial, Kebijakan Mikroprudensial, LDR, PLM, RIM, ROA, Stabilitas Perbankan.

ABSTRACT

ANALYSIS THE INFLUENCE OF MACROPRUDENTIAL AND MICROPRUDENTIAL POLICY ON BANK STABILITY IN INDONESIA AFTER COVID-19

By

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This study aims to analyze the influence of macroprudential and microprudential policy on bank stability in Indonesia after Covid-19. This study uses error correction model (ECM) test and uses panel data from Q1 2020-Q4 2022 of ten banks that are included in the BUKU IV bank in Indonesia. The result of this study shows that in the long-term macroprudential intermediation ratio has a positive and significant effect on bank stability. Return on asset (ROA), and loan to debt ratio (LDR) have negative and significant effect on bank stability. Meanwhile, macroprudential liquidity buffer has positive but insignificant effect on bank stability. And, capital adequacy ratio (CAR) has negative but insignificant effect on bank stability. In the short-term macroprudential intermediation ratio has a positive and significant effect on bank stability. CAR, ROA have negative and significant effect on bank stability. Meanwhile, macroprudential liquidity buffer has positive but insignificant effect on bank stability. And, LDR has negative but insignificant effect on bank stability.

Keywords: *Bank Stability, CAR, ECM, LDR, Macroprudential Policy, Macroprudential Intermediation Ratio, Macroprudential Liquidity Buffer, Microprudential Policy, ROA.*