

ABSTRAK

RESILIENSI KINERJA KREDIT BANK PEREKONOMIAN RAKYAT DI INDONESIA (SEBELUM DAN SETELAH PANDEMI COVID-19)

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Penelitian ini bertujuan untuk menganalisis resiliensi kinerja kredit Bank Perekonomian Rakyat (BPR) di Indonesia sebelum dan setelah pandemi COVID-19 dengan menggunakan indikator rasio keuangan yaitu *Capital Adequacy Ratio* (CAR), *Return on Assets* (ROA), *Loan to Deposit Ratio* (LDR), serta variabel dummy periode pandemi. Pandemi COVID-19 memberikan tekanan besar terhadap stabilitas sektor keuangan, ditandai dengan meningkatnya rasio *Non-Performing Loan* (NPL) sebagai indikator utama risiko kredit. Penelitian ini menggunakan data triwulanan periode 2015–2024 yang diperoleh dari laporan Otoritas Jasa Keuangan (OJK). Model *Autoregressive Distributed Lag* (ARDL) digunakan untuk menangkap dinamika hubungan jangka pendek dan jangka panjang antar variabel. Hasil penelitian menunjukkan bahwa variabel CAR dan ROA berpengaruh negatif signifikan terhadap NPL, sedangkan LDR berpengaruh positif terhadap NPL. Selain itu, variabel dummy pandemi menunjukkan bahwa terdapat perbedaan signifikan dalam kinerja NPL antara periode sebelum dan setelah pandemi COVID-19. Temuan ini menegaskan pentingnya penguatan struktur permodalan dan efisiensi operasional dalam meningkatkan resiliensi BPR terhadap guncangan sistemik seperti pandemi.

Kata kunci: *Non-Performing Loan* (NPL), *Capital Adequacy Ratio* (CAR), *Return on Assets* (ROA), *Loan to Deposit Ratio* (LDR), pandemi COVID-19, ARDL, BPR.

ABSTRACT

RESILIENCE OF CREDIT PERFORMANCE OF PEOPLE'S ECONOMIC BANK IN INDONESIA (BEFORE AND AFTER COVID-19 PANDEMIC) BY

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This study aims to analyze the resilience of Rural Banks' credit performance before and after the COVID-19 pandemic using financial ratio indicators, namely the Capital Adequacy Ratio (CAR), Return on Assets (ROA), Loan to Deposit Ratio (LDR), and dummy variables for the pandemic period. The COVID-19 pandemic has put great pressure on the stability of the financial sector, marked by the increasing Non-Performing Loan (NPL) ratio as the main indicator of credit risk. This study uses quarterly data for the period 2015–2024 obtained from the Financial Services Authority (OJK) report. The Autoregressive Distributed Lag (ARDL) model is used to capture the dynamics of short-term and long-term relationships between variables. The results of the study indicate that the CAR and ROA variables have a significant negative effect on NPL, while LDR has a positive effect on NPL. In addition, the pandemic dummy variable shows that there is a significant difference in NPL performance between the periods before and after the COVID-19 pandemic. This finding emphasizes the importance of strengthening the capital structure and operational efficiency in increasing BPR resilience to systemic shocks such as pandemics.

Keywords: *Non-Performing Loan (NPL), Capital Adequacy Ratio (CAR), Return on Assets (ROA), Loan to Deposit Ratio (LDR), COVID-19 pandemic, ARDL, BPR.*