

RINGKASAN

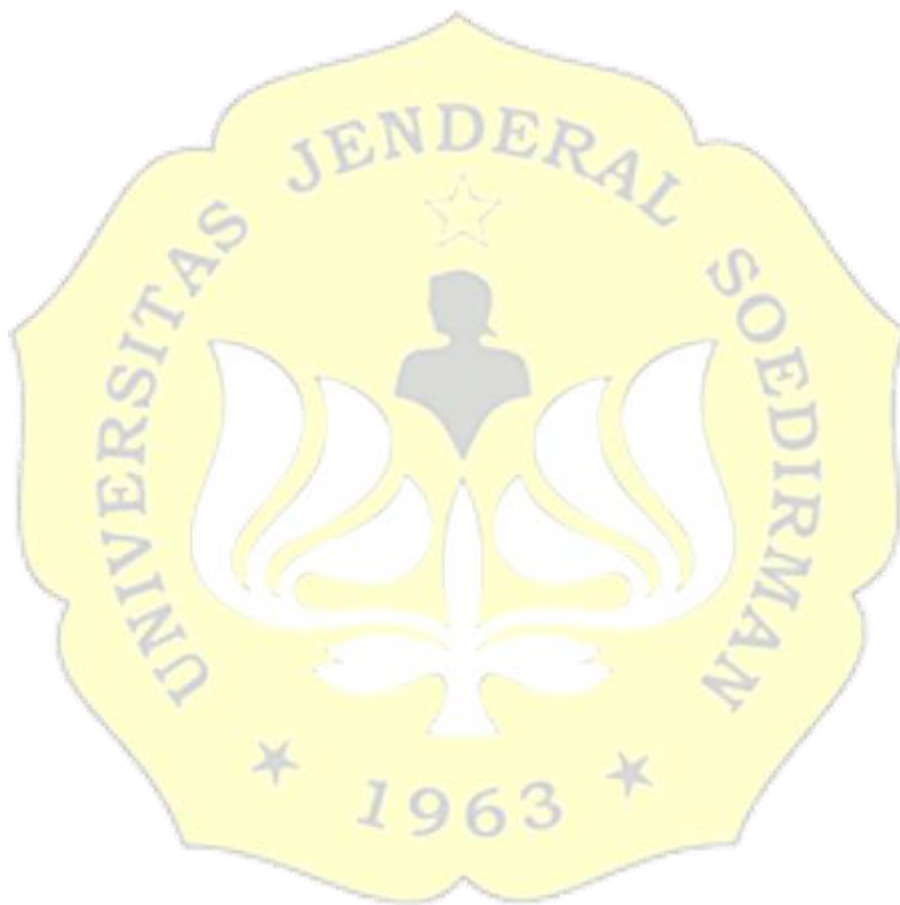
Penelitian ini bertujuan untuk menguji pengaruh variabel rasio perbankan terhadap kinerja keuangan BPR dan BPRS pada periode Covid-19. Variabel independen yang digunakan dalam penelitian ini yakni *Loan to Deposit Ratio* (LDR)/*Financing to Deposit Ratio* (FDR), *Non-Performing Loan* (NPL)/*Non-performing Financing* (NPF), *Capital Adequacy Ratio* (CAR), Biaya Operasi per Pendapatan Operasi (BOPO), Covid-19, Jenis Bank, dan *Firm Size*. Variabel dependen yaitu kinerja keuangan yang diproksikan dengan *Return on Asset* (ROA) serta menggunakan variabel kontrol yaitu Produk Domestik Regional Bruto (PDRB).

Populasi dalam penelitian ini yaitu BPR dan BPRS yang berlokasi di Eks-Keresidenan Banyumas yang terdaftar di Otoritas Jasa Keuangan tahun 2017 - 2022 yang berjumlah 29 bank. Teknik pengambilan sampel yang digunakan adalah *purposive sampling* dengan jumlah sampel yang diperoleh sebanyak 20 BPR dan 7 BPRS. Untuk analisis data dilakukan dengan, uji statistik deskriptif, uji asumsi klasik, uji regresi data panel, uji determinasi, uji f dan uji t.

Hasil penelitian menunjukkan bahwa variabel LDR/FDR positif signifikan terhadap kinerja keuangan, variabel NPL/NPF, BOPO, dan Covid-19 berpengaruh negatif signifikan terhadap kinerja keuangan, sedangkan variabel CAR, Jenis Bank, dan *Firm Size* tidak berpengaruh terhadap kinerja keuangan BPR dan periode 2017-2022. Implikasi pada penelitian ini yaitu pentingnya meningkatkan kinerja keuangan perbankan agar bank sebagai pihak ketiga atau intermediasor dapat meningkatkan kepercayaan masyarakat maupun investor serta dapat menjadi

penggerak ekonomi terutama dalam hal pembiayaan terhadap UMKM yang ada dan menghindari bank mengalami kerugian.

Kata Kunci: Kinerja Keuangan, BPR, BPRS, Covid-19, *Microfinance*.



SUMMARY

This research aims to examine the influence of banking ratio variables on the financial performance of BPR and BPRS during the Covid-19 period. The independent variables used in this research are Loan to Deposit Ratio (LDR)/Financing to Deposit Ratio (FDR), Non-Performing Loan (NPL)/Non-performing Financing (NPF), Capital Adequacy Ratio (CAR), Operating Costs per Operating Income (BOPO), Covid-19, Bank Type, and Firm Size . The dependent variable is financial performance which is proxied by Return on Assets (ROA) and uses a control variable, namely Gross Regional Domestic Product (GRDP).

The population in this research is BPR and BPRS located in the former Banyumas Residency which are registered with the Otoritas Jasa Keuangan in 2017 - 2022, totaling 29 banks. The sampling technique used was purposive sampling with the number of samples obtained being 20 BPRs and 7 BPRSs. Data analysis was carried out using descriptive statistical tests, classical assumption tests, panel data regression tests, determination tests, f tests and t tests.

The research results show that the LDR/FDR variable has a significant positive effect on financial performance, the NPL/NPF, BOPO and Covid-19 variables have a significant negative effect on financial performance, while the CAR, Bank Type and Firm Size variables have no effect on BPR financial performance and period. 2017-2022. The implication of this research is the importance of improving banking financial performance so that banks as third parties or intermediaries can increase public and investor confidence and can

become an economic driver, especially in terms of financing existing MSMEs and preventing banks from experiencing losses.

Keywords: Financial Performance, BPR, BPRS, Covid-19, Microfinance.

