RINGKASAN

Penelitian ini bertujuan untuk menganalisis pengaruh variabel spesifik perbankan seperti Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Biaya Operasional terhadap Pendapatan Operasional (BOPO), dan Loan to Deposit Ratio (LDR), serta variabel eksternal seperti periode COVID-19, jenis bank, dan struktur kepemilikan terhadap kinerja BPR/BPRS di Jawa Tengah yang diukur menggunakan Return on Assets (ROA). Data yang digunakan berasal dari laporan keuangan BPR dan BPRS selama periode 2019–2023 dan dianalisis menggunakan regresi linear berganda.

Hasil analisis menunjukkan bahwa BOPO dan NPL berpengaruh negatif signifikan terhadap ROA, sementara CAR dan LDR memiliki pengaruh positif namun tidak selalu signifikan. Periode COVID-19 terbukti menurunkan profitabilitas bank. Jenis bank syariah menunjukkan kinerja lebih stabil selama pandemi dibandingkan bank konvensional. Struktur kepemilikan juga berpengaruh, di mana bank swasta cenderung memiliki profitabilitas yang lebih tinggi dibanding BUMD. Temuan ini mendukung teori sinyal dan memberikan rekomendasi bagi manajemen bank dan regulator dalam meningkatkan kinerja BPR/BPRS.

Kata kunci: Kinerja BPR/BPRS, NPL, BOPO, CAR, ROA, COVID-19, Jenis Bank, Struktur Kepemilikan

ABSTRACT

This study aims to examine the effect of bank-specific variables—Capital Adequacy Ratio (CAR), Non-Performing Loan (NPL), Operational Efficiency (BOPO), and Loan to Deposit Ratio (LDR)—as well as external factors such as the COVID-19 period, bank type, and ownership structure on the performance of rural banks (BPR) and Islamic rural banks (BPRS) in Central Java. Performance is measured by Return on Assets (ROA), using data from 2019–2023 and analyzed with multiple linear regression.

The results show that BOPO and NPL have a significant negative effect on ROA, while CAR and LDR show a positive but mixed impact. The COVID-19 period significantly reduced bank profitability. Islamic banks were more stable during the crisis compared to conventional banks. Privately owned banks outperformed regional government-owned banks. These findings support signaling theory and offer insights for managers and regulators to improve microbanking performance.

Keywords : ***BPR/BPRS Performance, NPL, BOPO, CAR, ROA, COVID-19, Bank Type, Ownership Structure*.**