

ABSTRAK

ANALISIS PENGARUH RESTRUKTURISASI KREDIT TERHADAP TINGKAT KESEHATAN PERBANKAN

(Studi Empiris Pada Bank Perkreditan Rakyat Yang Terdaftar Di Otoritas Jasa
Keuangan)

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Penelitian ini merupakan penelitian empiris yang bertujuan untuk menganalisis perbedaan tingkat kesehatan bank dan komponen-komponen penilaiannya yang meliputi *capital*, *assets*, *earnings*, dan *liquidity* antara sebelum dan sesudah adanya restrukturisasi kredit. Penelitian ini dilakukan pada BPR yang terdampak pandemi virus corona (COVID-19) dan menerapkan kebijakan restrukturisasi periode 2019-2020.

Teknik pengumpulan data menggunakan metode dokumentasi, yaitu data sekunder laporan keuangan 3 triwulan sebelum dan 3 triwulan sesudah restrukturisasi kredit. Data dianalisis menggunakan rasio keuangan *capital*, *asset*, *earnings*, dan *liquidity* serta pengujian hipotesis dengan menggunakan *Wilcoxon Signed Rank Test*.

Hasil penelitian menunjukkan terdapat perbedaan pada nilai *capital*, *assets*, *earnings* dan tingkat kesehatan perbankan antara sebelum dan sesudah restrukturisasi kredit. Namun, tidak terdapat perbedaan untuk nilai *liquidity* sebelum dan sesudah restrukturisasi kredit. Akibat restrukturisasi kredit, tingkat risiko kredit macet berkurang sehingga nilai *capital* dan *asset* sesudah restrukturisasi lebih tinggi dibandingkan sebelum restrukturisasi, akan tetapi di sisi lain adanya restrukturisasi kredit, mengakibatkan laba dan arus kas jangka pendek tidak meningkat, hal ini dibuktikan dengan nilai *earnings* dan *liquidity* yang lebih rendah pada periode sesudah restrukturisasi kredit dibandingkan sebelum restrukturisasi kredit. Tingkat kesehatan bank secara keseluruhan pada periode sesudah restrukturisasi kredit juga menunjukan nilai lebih rendah, dibandingkan sebelum restrukturisasi kredit hal ini berarti restrukturisasi kredit dalam jangka pendek akan menurunkan kesehatan perbankan, tetapi ada kemungkinan apabila dilakukan dalam jangka panjang hasilnya akan lebih baik.

Kata kunci: restrukturisasi, tingkat kesehatan bank, capital, assets, earnings, liquidity.

ABSTRACT

ANALYSIS OF THE EFFECT OF CREDIT RESTRUCTURING ON BANKING SOUNDNESS

(Empirical Study on Rural Banks Listed on Financial Services Authority)

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This study is an empirical research that aims to analyze the differences between the soundness of the bank and their assessment components which include capital, assets, earnings, and liquidity between before and after the credit restructuring. This research was conducted on the affected BPR by the corona virus pandemic (COVID-19) and implemented restructuring policy for the 2019-2020 period.

The data collection technique uses the documentation method, namely secondary data reports financial 3 quarters before and 3 quarters after credit restructuring. Data analyzed using financial ratios of capital, assets, earnings, and liquidity and Wilcoxon Signed Rank Test hypothesis testing.

The results showed that there were significant differences in the value of capital, assets, earnings and banking soundness between before and after credit restructuring. However, there is no significant difference for the liquidity value before and after credit restructuring. As a result of credit restructuring, the level of bad credit risk is reduced so that the value of capital and assets after restructuring is higher than before restructuring, However, on the other hand, credit restructuring has resulted in long-term profits and cash flows short stock does not increase, this is evidenced by lower earnings and liquidity values in the period after credit restructuring compared to before credit restructuring. Level the overall health of the bank in the period after credit restructuring also shows lower value, compared to before credit restructuring, this means credit restructuring in the short term will reduce banking health, but there is a possibility that if done in the long term the results will be better.

Keywords: restructuring, bank soundness, capital, assets, earnings, liquidity