

ABSTRACT

Comparison Analysis Of Liquidity Level People's Credit Bank Before And After The Implementation Of The Credit Restructuring Policy Due To The Covid-19 Pandemic (Case Study On Bpr Bandar Lampung Registered With The Financial Services Authority (Ojk) In 2019-2021)

By

FIKA WIDIAWATI

This Study aims to comparative analysis of the Liquidity Levels of Rural Banks Before and After the Implementation of the Credit Restructuring Policy Due to the Covid-19 Pandemic. The Population in this study were 16 Rular Banks in the city of Bandar Lampung which are registered with the financial Services Authority (OJK) and publish their financial reports. The sample was determined by purposive sampling technique and 14 Compenies were obtained. This research is a type of a quantitative research. Data analysis methods use in this research include Descriptive Statistical tests, Normality Test an t (partial) test. The results showed that the variables CSR (Cash Ratio), QR (Quick Ratio), LDR (Long to Deposit Ratio), dan LAR (Loan to Asset Ratio) before the policy and after the credit restructuring policy where there was no sinificant difference while CR (Current Ratio) in which there is a significant difference in CR before and after announcement of the credit restructuring policy by OJK.

Keywords : CSR (Cash Ratio), QR (Quick Ratio), LDR (Loan to Deposit Ratio), LAR (Loan to Asset Ratio, and CR (Current Ratio).

ABSTRAK

**ANALISIS PERBANDINGAN TINGKAT LIKUIDITAS
BANK PERKREDITAN RAKYAT SEBELUM DAN SESUDAH
DITERAPKANYA KEBIJAKAN RESTRUKTURISASI KREDIT AKIBAT
PANDEMI COVID 19
(Studi Kasus pada BPR Sekota Bandar Lampung yang Terdaftar di Otoritas
Jasa Keuangan (OJK) Pada tahun 2019-2021)**

Oleh

FIKA WIDIAWATI

Penelitian ini merupakan analisis perbandingan Tingkat Likuiditas BPR Sebelum dan Sesudah Pelaksanaan Kebijakan Restrukturisasi Kredit Akibat Pandemi Covid-19. Populasi dalam penelitian ini adalah 16 Bank Perkreditan Rakyat di Kota Bandar Lampung yang terdaftar di Otoritas Jasa Keuangan (OJK) dan mempublikasikan laporan keuangannya. Sampel ditentukan dengan teknik purposive sampling dan diperoleh 14 Perusahaan. Penelitian ini merupakan jenis penelitian kuantitatif. Metode analisis data yang digunakan dalam penelitian ini meliputi uji Statistik Deskriptif, Uji Normalitas dan uji-t. Hasil penelitian menunjukkan bahwa variabel *CSR (Cash Ratio)*, *QR (Quick Ratio)*, *LDR (Long to Deposit Ratio)*, dan *LAR (Loan to Asset Ratio)* sebelum kebijakan dan sesudah kebijakan restrukturisasi kredit tidak terdapat perbedaan yang signifikan sedangkan *CR (Current Ratio)* dimana terdapat perbedaan *CR (Current Ratio)* yang signifikan sebelum dan sesudah pengumuman kebijakan restrukturisasi kredit oleh OJK.

Kata Kunci : *CSR (Cash Ratio)*, *QR (Quick Ratio)*, *LDR (Long to Deposit Ratio)*, *LAR (Loan to Asset Ratio)*, dan *CR (Current Ratio)*.