ANALISIS PERBANDINGAN TINGKAT LIKUIDITAS BANK PERKREDITAN RAKYAT SEBELUM DAN SESUDAH DITERAPKANNYA KEBIJAKAN RESTRUKTURISASI KREDIT AKIBAT PANDEMI COVID-19 (STUDI PADA BPR SEKABUPATEN GIANYAR YANG TERDAFTAR DI OJK)

Oleh

Gusti Ayu Yuni Astari, NIM 1717051195

Program Studi S1 Akuntansi

Jurusan Ekonomi Akuntansi

ABSTRAK

Penelitian ini bertujuan untuk mengetahui perbedaan rata-rata tingkat likuiditas BPR yang diukur dengan *Cash Ratio, Quick Ratio, Current Ratio, Loan to Aset Ratio, dan Loan to Deposit Ratio* antara sebelum dan sesudah diberlakukannya kebijakan restrukturisasi kredit akibat pandemic *COVID-19* pada Bank Perkreditan Rakyat Sekabupaten Gianyar yang terdaftar di OJK. Terdapat 25 BPR di Kabupaten Gianyar yang terdaftar di OJK. Data yang digunakan adalah data sekunder berupa laporan keuangan Triwulan ketiga 2019 sebelum kebijakan dan Triwulan ketiga 2020 sesudah kebijakan. Berdasarkan hasil uji hipotesis menggunakan *Paired Sample t-Test* menunjukkan hasil bahwa pada periode sebelum dan sesudah diterapkan kebijkan restrukturisasi kredit terdapat tiga variable rasio likuidiitas yang mengalami perubahan rata-rata yang signifikan yaitu variable *Cash Ratio, Quick Ratio* dan *Current Ratio*. Sedangkan variable yang diteliti lainnya yaitu *Loan to Aset Ratio* dan *Loan to Deposit Ratio* tidak mengalami perubahan rata-rata yang signifikan antara sebelum dan sesudah restrukturisasi kredit akibat *COVID-19*.

Kata kunci: *COVID-19*, Restrukturisasi Kredit, Rasio Likuiditas, BPR.

THE COMPARATIVE ANALYSIS OF LIQUIDITY LEVELS IN RULAR BANK BEFORE AND AFTER IMPLEMENTATION OF DEBT RESTRUCTURING POLICY DURING THE COVID-19 PANDEMIC (STUDY ON RULAR BANK IN GIANYAR DISTRIC REGISTERED AT THE FINANCIAL SERVICES AUTHORITY)

By

Gusti Ayu Yuni Astari, NIM 1717051195

Undergraduate Program of Economic and Accounting Department

ABSTRACT

The purpose of this study is to verify the differences in the average liquidity level of Regular Banks as measured by Cash Ratio, Quick Ratio, Current Ratio, Loan to Asset Ratio, and Loan to Deposit Ratio. To know the changes that have occurred before and after the implementation of the credit restructuring policy. Due to the COVID-19 pandemic at the Rural Bank in Gianyar district registered with the OJK. There are 25 Rural Banks in Gianyar Regency registered with the OJK. The data used is secondary data in the form of financial statements in the third quarter of 2019 before the policy, and the third quarter of 2020 is after the policy. Based on the results of the hypothesis test by using Paired Sample t-Test. Shows the results in the period before and after the implementation of the credit restructuring policy was applied. Three variable liquidity ratios experienced significant average changes. Namely, variable Cash Ratio, Quick Ratto, and Current Ratio. While the other variable has been researching, such as the Loan to Asset Ratio and Loan to Deposit Ratio did not significant changes in average between before and after credit restructuring during COVID-19.

Keywords : *COVID-19, Debt Restructuring, Liquidity Ratio, Rural Bank/BPR.*