

# Pengaruh Covid-19 Terhadap Outreach dan Financial Sustainability (Double Bottom Line) Bank Pembiayaan Rakyat Syariah di Indonesia = Islamic Economics Title : The Influence of Covid-19 on The Outreach and Financial Sustainability (Double Bottom Line) of Islamic Rural Banks in Indonesia

Robby Maulana, author

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## Abstrak

Penelitian ini bertujuan untuk melihat pengaruh COVID-19 outreach dan financial sustainability (Double Bottom Line) dari Bank Pembiayaan Rakyat Syariah (BPRS) di Indonesia. Penelitian ini menggunakan indikator breadth of outreach dengan variabel Number of Active Borrowers (NAB) untuk menggambarkan outreach BPRS dan indikator Operational Self-Sufficiency (OSS) untuk menggambarkan financial sustainability BPRS. Penelitian ini menggunakan observasi sebanyak 840 yang berasal dari 140 BPRS selama periode 2016 – 2021 yang didapatkan dari Otoritas Jasa Keuangan (OJK) dan Badan Pusat Statistik (BPS). Penelitian ini menggunakan metode Random Effect Model (REM) serta menambahkan variabel kontrol BPRS dan kontrol makroekonomi untuk melihat pengaruh COVID-19 terhadap outreach dan financial sustainability (Double Bottom Line) dari Bank Pembiayaan Rakyat Syariah (BPRS) di Indonesia. Hasil penelitian ini menemukan bahwa COVID-19 memiliki pengaruh positif terhadap outreach, sedangkan COVID-19 memiliki pengaruh negatif terhadap financial sustainability. Selain itu, penelitian ini menemukan adanya COVID-19 menyebabkan peningkatan permintaan pinjaman serta pembiayaan, peningkatan risiko likuiditas, peningkatan pembiayaan dan peningkatan risiko gagal bayar pada BPRS.

.....This study aims to analyze the effect of COVID-19 on the outreach and financial sustainability of Islamic Rural Banks in Indonesia, specifically Bank Pembiayaan Rakyat Syariah (BPRS). This study uses the breadth of outreach indicator with Number of Active Borrowers (NAB) variable to describe the outreach of BPRS and the indicator Operational Self-Sufficiency (OSS) to describe the financial sustainability of the BPRS. This study uses 840 observations from 140 BPRS during the 2016-2021 period obtained from Otoritas Jasa Keuangan (OJK) and Badan Pusat Statistik (BPS). This study uses the Random Effect Model (REM) method and adds a BPRS control variable and macroeconomic control to see the effect of COVID-19 the outreach and financial sustainability of Islamic Rural Banks (BPRS) in Indonesia. The results of this study found that COVID-19 had a positive effect on the outreach, while COVID-19 had a negative effect on financial sustainability. In addition, this study found that the presence of COVID-19 led to an increase in demand for loans and financing, increase in liquidity risk, increase in financing risk and increase in risk of default in BPRS.