

# Analisis pengaruh pandemi Covid-19, faktor spesifik bank, dan faktor makroekonomi, terhadap stabilitas bank umum konvensional yang terdaftar di Bursa Efek Indonesia = Analysis of the influence of Covid-19 pandemic, bank's specific factors, and macroeconomic factors, on the stability of conventional commercial banks listed on the Indonesia Stock Exchange

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## Abstrak

Selama masa pandemi covid-19, banyak sektor ekonomi terdampak penyebaran pandemi covid-19 termasuk perbankan. Penelitian ini mencoba untuk meneliti dampak pandemi, faktor spesifik banks dan faktor makroekonomi terhadap stabilitas bank umum konvensional yang terdaftar di Bursa Efek Indonesia. Fator spesifik bank pada penelitian ini berfokus pada ukuran bank dan rasio kecukupan modal sebagai variabel independen. Adapun faktor makroekonomi pada penelitian ini adalah tingkat pertumbuhan domestik bruto (PDB). Sedangkan dampak pandemi covid-19 dikuantifikasi dengan variabel dummy. Penelitian ini menggunakan model penelitian regresi data panel dengan menggunakan data yang berasal dari laporan keuangan Bank Umum Konvensional yang terdaftar di Bursa Efek Indonesia pada periode 2018-2021. Penelitian ini menemukan bahwa stabilitas bank secara signifikan lebih rendah pada periode pandemi dibandingkan sebelum pandemi. Adapun penelitian juga menyimpulkan bahwa rasio kecukupan modal, dan ukuran bank berpengaruh positif signifikan terhadap stabilitas bank. Sedangkan pertumbuhan PDB cenderung berkorelasi negatif terhadap stabilitas bank. Diharapkan pada penelitian selanjutnya dapat memperbanyak sampel penelitian dan dapat melakukan analisis yang lebih mendalam terkait dampak pandemi covid-19 terhadap stabilitas bank.

.....During the Covid-19 pandemic, many economic sectors were affected by the spread of the Covid-19, including banking. This research attempts to examine the impact of the pandemic, bank's specific factors and macroeconomic factors on the stability of conventional commercial banks listed on the Indonesia Stock Exchange. The bank's specific factors in this study focus on bank size and capital adequacy ratio as independent variables that affect bank stability. The macroeconomic factor in this study is the gross domestic product (GDP) growth rate. Meanwhile, the impact of the Covid-19 pandemic is quantified using a dummy variable. This study uses a panel data regression research model on the data from financial statements of Conventional Commercial Banks listed on the Indonesia Stock Exchange in 2018-2021. This study finds that bank's stability in pandemic period is significantly lower than before pandemic period. This study also finds that capital adequacy ratio, and bank's size have a significant positive effect on bank stability. Meanwhile GDP growth has significant negative effects on bank stability. Hopefully the future research can increase the number of research samples and conduct a more in-depth analysis regarding the impact of the COVID-19 pandemic on bank stability.