

INTISARI

Studi ini menganalisis pengaruh pandemi covid-19 pada likuiditas, *cost of funds*, rasio kecukupan modal dan *fee based income* Bank Umum di Indonesia. Data yang dihimpun adalah data laporan keuangan publikasi triwulanan 65 Bank Umum di Indonesia periode sebelum dan selama pandemi dengan total 26 kuartal. Jumlah observasi data yang diperoleh sebanyak 1.690 observasi data.

Pengujian menggunakan regresi linear berganda. Hasil pengujian likuiditas yang menggunakan variabel likuiditas dengan *proxy* NSFR dan LCR memberikan hasil selaras, di mana pandemi Covid-19 berpengaruh signifikan positif pada likuiditas Bank Umum di Indonesia, selain dari itu ditemukan bahwa pandemi covid-19 berpengaruh signifikan negatif pada *cost of fund* Bank Umum di Indonesia. Rasio kecukupan modal juga diuji dengan hasil pengujian pandemi Covid-19 berpengaruh signifikan positif pada rasio kecukupan modal. Pengujian terakhir untuk *fee based income* memberikan hasil pengujian pandemi Covid-19 berpengaruh signifikan positif pada *fee based income* Bank Umum di Indonesia.

Lebih jauh berdasarkan efek *robustness test* bank besar dan bank kecil, hasil pengujian untuk variabel likuiditas, COF dan CAR tersebut selaras dengan uji pada sampel penuh, namun untuk *robustness test* bank besar pada variabel FBI hasil pengujian tidak signifikan sehingga berbeda pada uji sampel penuh.

Kata kunci: pandemi covid-19, *fee based income*, *cost of funds*, rasio kecukupan modal, *net stable funding ratio*, *liquidity coverage ratio*.

ABSTRACT

This study analyzes the effect of the Covid-19 pandemic on liquidity, cost of funds, capital adequacy ratio and fee based income of commercial banks in Indonesia. The data collected is quarterly published financial report data for 65 commercial banks in Indonesia for the period before and during the pandemic for a total of 26 quarters. The number of data observations obtained was 1,690 data observations.

Testing uses multiple linear regression. The results of liquidity testing using the liquidity variables with NSFR and LCR proxy gave consistent results, where the Covid-19 pandemic had a significant positive effect on the liquidity of Commercial Banks in Indonesia, apart from that it was found that the Covid-19 pandemic had a significant negative effect on the cost of funds of Commercial Banks in Indonesia. The capital adequacy ratio was also tested with the results of testing that the Covid-19 pandemic had a significant positive effect on the capital adequacy ratio. The latest test for fee-based income showed that the Covid-19 pandemic had a significant negative impact on the fee-based income of commercial banks in Indonesia.

Furthermore, based on the effect of the robustness test for large banks and small banks, the test results for the liquidity, COF and CAR variables are also in line with the test on the full sample, however for the robustness test for large banks on the FBI variable, the test results are not significant thus different from the full sample test.

Keywords: *fee based income, cost of funds, capital adequacy ratio, net stable funding ratio, liquidity coverage ratio, covid-19 pandemic*