

INTISARI

Pengaruh Implementasi Kebijakan Likuiditas Basel III terhadap Risiko Perbankan Indonesia

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Sektor perbankan memegang peran krusial dalam menjaga stabilitas perekonomian Indonesia. Dalam menghadapi berbagai tantangan global, likuiditas menjadi aspek fundamental untuk mencegah risiko sistemik. Regulasi Basel III yang diadopsi OJK, yaitu *net stable funding ratio* (NSFR) dan *liquidity coverage ratio* (LCR), dirancang untuk memperkuat ketahanan bank terhadap risiko likuiditas jangka panjang dan jangka pendek.

Penelitian ini menganalisis bagaimana implementasi NSFR dan LCR memengaruhi *earnings volatility* (EV) dan *interest rate spread* (IRS) bank di Indonesia. Studi dilaksanakan menggunakan analisis regresi data panel terhadap 13 bank di Indonesia untuk periode 2019-2024. Hasil analisis data panel menunjukkan temuan yang beragam.

NSFR terbukti efektif menurunkan *earnings volatility* dan sekaligus meningkatkan *interest rate spread*, mengindikasikan bahwa pendanaan jangka panjang yang stabil tidak hanya memperkuat ketahanan bank tetapi juga profitabilitasnya. Di sisi lain, LCR memang berkontribusi positif terhadap peningkatan *interest rate spread*, namun tidak memiliki pengaruh yang signifikan terhadap fluktuasi laba bank. Temuan ini menyimpulkan bahwa regulasi likuiditas secara umum terimplementasi dengan baik, meskipun dampak LCR terlihat lebih kompleks dan terbatas pada aspek profitabilitas jangka pendek, sehingga memberikan implikasi penting bagi regulator dan pelaku industri dalam merancang strategi manajemen risiko likuiditas yang optimal.

Kata kunci: Basel III, Risiko, Likuiditas *Net Stable Funding Ratio*, *Liquidity Coverage Ratio*, *Earning Volatility*, *Interest Rate Spread*

ABSTRACT

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The banking sector plays a crucial role in maintaining the stability of the Indonesian economy. In facing various global challenges, liquidity becomes a fundamental aspect of preventing systemic risk. The Basel III regulations adopted by the Financial Services Authority (OJK), namely the Net Stable Funding Ratio (NSFR) and the Liquidity Coverage Ratio (LCR), are designed to strengthen banks' resilience against long-term and short-term liquidity risks.

This research analyzes how the implementation of NSFR and LCR affects the earnings volatility (EV) and interest rate spread (IRS) of banks in Indonesia, as indicators of risk and profitability. The study was conducted using panel data regression analysis on 13 banks in Indonesia for the period 2019-2024. The results of the panel data analysis show diverse findings.

The NSFR proved effective in reducing earnings volatility while simultaneously increasing the interest rate spread, indicating that stable long-term funding not only strengthens bank resilience but also its profitability. On the other hand, the LCR did contribute positively to the increase in the interest rate spread; however, it did not have a significant influence on bank profit fluctuations. These findings conclude that liquidity regulations are generally well-implemented, although the impact of the LCR appears more complex and limited to short-term profitability aspects, thus providing important implications for regulators and industry players in designing optimal liquidity risk management strategies.

Keywords: Basel III, Risk, Liquidity, Net Stable Funding Ratio, Liquidity Coverage Ratio, Earnings Volatility, Interest Rate Spread