

## ABSTRAK

Skripsi yang berjudul “Bank Indonesia-*Real Time Gross Settlement* dan Arsitektur Perbankan Indonesia dalam Menghadapi Pandemi *Covid-19*” ini ditulis oleh Arimatius Sa’diah, NIM 12401173033, Jurusan Perbankan Syariah, Fakultas Ekonomi dan Bisnis Islam, Institut Agama Islam Negeri (IAIN) Tulungagung, Dosen Pembimbing Risdiana Himmati, M.Si.

Penelitian ini dilatar belakangi oleh kondisi ekonomi saat ini akibat pandemi covid-19, akibat pandemi covid-19 ini banyak berdampak pada perekonomian global maupun nasional. Kondisi ini tidak hanya menimbulkan krisis kesehatan dan kemanusiaan, tetapi juga mengakibatkan krisis ekonomi dan peningkatan kemiskinan di berbagai Negara. *Covid-19* memberikan tekanan kuat kepada perekonomian Indonesia 2020 dengan sumber gejala yang belum pernah dialami sebelumnya. Gejala tersebut bersumber dari permasalahan kesehatan dan kemanusiaan yang kemudian merambat ke permasalahan ekonomi. Beberapa akses teknologi yang semakin canggih dan terjangkau memungkinkan masyarakat lebih berpartisipasi terhadap layanan perbankan yang dulu belum terjangkau. Sama dengan halnya kondisi saat ini, dimana ketika jumlah kasus positif *covid-19* terus meningkat di Indonesia, masyarakat diminta untuk menjalankan peraturan untuk menjaga jarak, *social distancing*, memakai masker saat bepergian serta selalu mencuci tangan dengan sabun. Ada kalanya ketika kita mau membeli makanan lewat layanan antar atau dengan mengurangi ketergantungan pada pemakaian uang tunai dikala pandemi *covid-19*, oleh karena itu teknologi saat ini sangat diperlukan.

Rumusan masalah dalam penelitian ini meliputi 1) Peran Bank Indonesia-*Real Time Gross Settlement* dalam menghadapi pandemi *covid-19* dan 2) Peran arsitektur perbankan Indonesia dalam menghadapi pandemi *covid-19*.

Penelitian ini menggunakan pendekatan kualitatif dan jenis penelitian deskriptif. Sumber data yang digunakan adalah sumber data sekunder, dimana data data sekunder diperoleh dari Badan Pusat Statistik, buku, jurnal dan internet. Metode pengumpulan data dalam penelitian ini adalah dengan studi kepustakaan (*library research*) yaitu dalam mencari dan mengumpulkan data yang diperlukan untuk mendukung pembahasan skripsi dengan meneliti dan menelaah buku-buku kepustakaan seperti dari buku, ebook, jurnal, proceeding, artikel, dan internet. Kemudian teknik analisis data dengan reduksi data, penyajian data dan penarikan kesimpulan.

Hasil penelitian ini dapat disimpulkan bahwa 1) Peran Bank Indonesia-*Real Time Gross Settlement* dalam Menghadapi Pandemi *Covid-19*. Sistem Bank Indonesia-*Real Time Gross Settlement* berperan sebagai sistem pembayaran yang mendukung dengan situasi saat ini, karena, dengan melihat kondisi saat ini, orang tidak mungkin untuk keluar rumah, karena takut terpapar pandemi *covid-19*. 2) Peran Arsitektur Perbankan Indonesia dalam Menghadapi Pandemi *Covid-19*. Bank Indonesia mengeluarkan Arsitektur Perbankan Indonesia yang baru sebagai penguatan dan keberlanjutan Arsitektur perbankan Indonesia sesuai tantangan dan kondisi ekonomi yang berkesinambungan.

**Kata Kunci:** BI-RTGS, Arsitektur Perbankan Indonesia, *Covid-19*,  
Perekonomian

## ABSTRACT

The thesis entitled "Bank Indonesia-Real Time Gross Settlement and Indonesian Banking Architecture Facing the Covid-19 Pandemic" was written by Arimatus Sa'diah, NIM 12401173033, Department of Islamic Banking, Faculty of Economics and Sharia Business, State Islamic Institute (IAIN). Tulungagung, Supervisor Risdiana Himmati, M.Si.

This research is motivated by the current economic conditions due to the Covid-19 pandemic due to the Covid-19 pandemic which has had many impacts on the global and national economy. This condition not only causes a health and humanitarian crisis, but also results in an economic crisis and an increase in poverty in various countries. Covid-19 is putting strong pressure on the Indonesian economy 2020 with a source of turmoil that has never been experienced before. The turmoil originated from health and humanitarian problems which later spread to economic problems. Various accesses to increasingly sophisticated and affordable technology have enabled the public to participate more in banking services that were previously unreachable. It is the same as the current condition, where when the number of positive cases of Covid-19 continues to increase in Indonesia, people are asked to implement regulations for maintaining distance, social distancing, wearing masks when traveling and always washing hands with soap. . There are times when we want to buy food through delivery services or by reducing dependence on the use of cash during the Covid-19 pandemic, therefore technology is currently needed.

The formulation of the problems in this study include 1) The role of Bank Indonesia-Real Time Gross Settlement in dealing with the Covid-19 pandemic and 2) The role of the Indonesian banking architecture in dealing with the Covid-19 pandemic.

This research uses a qualitative approach and descriptive research type. Sources of data used are secondary data sources, where secondary data is obtained from the Central Bureau of Statistics, books, journals and the internet. The data collection method in this research is literature study, which is to find and collect the data needed to support the thesis discussion by researching and studying library books such as books, ebooks, journals, proceedings, articles, and the internet. Then data analysis techniques with data reduction, data presentation and drawing conclusions.

The results of this study can be concluded that 1) The Role of Bank Indonesia-Real Time Gross Settlement in Facing the Covid-19 Pandemic. The Bank Indonesia-Real Time Gross Settlement system acts as a payment system that supports the current situation, because seeing the current conditions, it is impossible for people to leave their homes, for fear of being hit by the Covid-19 pandemic. 2) The Role of Indonesian Banking Architecture in Facing the Covid-19 Pandemic. Bank Indonesia issued a new Indonesian Banking Architecture to strengthen and sustain the Indonesian banking architecture in line with the challenges and sustainable economic conditions.

**Keywords:** BI-RTGS, Indonesian Banking Architecture, Covid-19, Economy