

ABSTRAK

Perekonomian di Indonesia besar ditunjang melalui sektor usaha mikro, kecil dan menengah dan koperasi. Nasabah dimudahkan untuk membiayai usaha dengan kredit pada bank sehingga bank dapat menyalurkan kredit dengan besar. Pada kondisi pandemi COVID-19 ini membuat banyak nasabah mengalami kredit bermasalah sehingga risiko kredit bermasalah juga meningkat. Penelitian ini bertujuan untuk mengetahui faktor – faktor apa saja yang mempengaruhi kredit bermasalah, untuk mengetahui strategi penanganan dalam menyelesaikan kredit bermasalah sebelum dan saat pandemi COVID-19 dan apa saja faktor penghambat dan faktor pendukung dalam strategi penyelesaian kredit bermasalah terhadap produk Kredit Usaha Rakyat (KUR) Retail PT. Bank Rakyat Indonesia (Persero) Tbk. Cabang Surabaya Pahlawan. Metode penelitian yang digunakan adalah deskriptif kualitatif dengan menggunakan wawancara dan dokumentasi berupa data pada bank. Hasil penelitian ini menunjukkan bahwa debitur dapat mengalami kredit bermasalah melalui faktor internal seperti, debitur tidak jujur dalam penggunaan kredit maupun faktor eksternal seperti, kondisi pandemi COVID-19 yang sedang dialami di Indonesia. Upaya penanganan kredit bermasalah dilakukan melalui Rescheduling, Restructuring dan Reconditioning. Tentunya ada dari upaya penanganan yang dilakukan adanya faktor hambatan dari debitur seperti, debitur tidak melaporkan kondisi secara jujur serta adanya faktor pendukung seperti, proses Restrukturisasi yang tergolong cepat dan pihak bank yang selalu mengawasi secara berkala.

Kata kunci: Kredit Bermasalah, Rescheduling, Restructuring dan Reconditioning.

ABSTRACT

Indonesia's large economy is supported through the micro, small and medium enterprises and cooperatives sectors. It is easier for customers to finance their business with credit from the bank so that the bank can distribute large amounts of credit. During the COVID-19 pandemic, many customers experienced non-performing loans so that the risk of non-performing loans also increased. This study aims to find out what factors affect non-performing loans, to find out the handling strategy in resolving non-performing loans before and during the COVID-19 pandemic and what are the inhibiting factors and supporting factors in the strategy for resolving non-performing loans to People's Business Credit (KUR) products.) Retail PT. Bank Rakyat Indonesia (Persero) Tbk. Hero Surabaya Branch. The research method used is descriptive qualitative by using interviews and documentation in the form of data on the bank. The results of this study indicate that debtors can experience non-performing loans through internal factors such as debtors who are dishonest in the use of credit and external factors such as the COVID-19 pandemic condition that is being experienced in Indonesia. Efforts to handle non-performing loans are carried out through rescheduling, restructuring and reconditioning. Of course, there are efforts to handle that there are obstacles from debtors such as debtors who do not report the condition honestly and supporting factors such as the restructuring process which is relatively fast and the bank who always supervises it regularly.

Keywords: Non-Performing Loans, Rescheduling, Restructuring and Reconditioning.