

Pengaruh Faktor Kredit Macet Terhadap Permodalan PT. Permodalan Nasional Madani Mekaar Cabang Dlanggu Sebelum dan Saat Pandemi Covid 19

ABSTRAK

Masalah kredit tentu dialami selama masa pandemic covid 19 saat ini. Pandemi yang berlarut telah membuat rasio kredit bermasalah atau non performing loan (NPL) sektor keuangan menanjak. Tujuan dilakuan penelitian ini adalah untuk mengetahui apakah terdapat perbedaan yang signifikan tingkat kredit macet (NPL) PT. Permodalan Nasional Madani Mekaar Cabang Dlanggu sebelum dan saat pandemic covid 19 dan untuk mengetahui apa upaya yang dilakukan PT. Permodalan Nasional Madani Mekaar Cabang Dlanggu untuk mengatasi kredit macet. Pendekatan penelitian dengan kuantitatif, teknik sampling dengan sampling jenuh (sensus), sample penelitian laporan kredit PT. Permodalan Nasional Madani KC Mojokerto sebelum covid 19 yaitu bulan Januari s/d Desember 2019 serta saat adanya pandemic covid 19 yaitu bulan Januari s/d Desember 2020 sehingga sampel yang digunakan sebanyak 12 data, analisis data dengan uji beda paired sampling t-test. Hasil penelitian menunjukkan terdapat perbedaan yang signifikan NPL PT PNM Mekaar Kantor Cabang Mojokerto sebelum dan saat covid 19 artinya bahwa covid 19 memberikan dampak NPL khususnya pada PT PNM Mekaar Kantor Cabang Mojokerto dengan signifikan, upaya yang dilakukan selama pandemic adalah dengan Restruktur dan Reschedule.

Kata kunci: non performing loan, pandemic covid 19

ABSTRACT

Credit problems are certainly experienced during the current COVID-19 pandemic. The protracted pandemic has made the ratio of non-performing loans or non-performing loans (NPLs) to the financial sector to climb. The purpose of this study was to determine whether there was a significant difference in the level of bad loans (NPL) of PT. Madani Mekaar National Capital Dlanggu Branch before and during the covid 19 pandemic and to find out what efforts were made by PT. Madani Mekaar National Capital Dlanggu Branch to overcome bad loans. The research approach is quantitative, the sampling technique is saturated sampling (census), the research sample is the credit report of PT. Madani National Capital KC Mojokerto prior to covid 19, namely January to December 2019 and during the covid 19 pandemic, namely January to December 2020 so that the sample used was 12 data, data analysis with a different paired sampling t-test. The results showed that there was a significant difference in the NPL of PT PNM Mekaar Mojokerto Branch Office before and during covid 19, meaning that covid 19 had a significant impact on NPL, especially on PT PNM Mekaar Mojokerto Branch Office, the efforts made during the pandemic were restructuring and rescheduling.

Keywords: non-performing loan, pandemic covid 19