

Analisis Dampak Pandemi Covid-19 Terhadap Pertumbuhan Kredit Bermasalah Perbankan Di Indonesia

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ABSTRAK

Tulisan ini bertujuan untuk mengetahui determinan pergerakan kredit bermasalah di sektor perbankan Indonesia, serta dampak pandemi COVID-19 terhadapnya. Untuk tujuan ini, data sekunder yang bersumber dari Kementerian Kesehatan dan dari Otoritas Jasa Keuangan (OJK) yang masing-masing terdiri dari 47 sampel data, di mana analisis kuantitatif komparatif dilakukan. Variabel kredit bermasalah, dan variabel pandemi COVID-19 digunakan dalam analisis. Hasil analisis data menunjukkan bahwa COVID-19 berpengaruh signifikan terhadap kredit bermasalah, dan variabel COVID-19 dapat digunakan sebagai indikator eksternal peningkatan kredit bermasalah bank di Indonesia. Adanya hubungan positif yang signifikan antara kredit bermasalah dan keadaan perekonomian negara telah terbukti.

Kata kunci: Kredit Bermasalah, Pandemi Covid-19, Ekonomi.

ABSTRACT

This paper aims to clarify the determinants of the movement of non-performing loans in the Indonesian banking sector and the impact of the COVID 19 pandemic on them. To this end, secondary data is obtained from the Ministry of Health and the Financial Services Authority (OJK), each consisting of 47 data samples that have undergone different test analyzes. The analysis used the non-performing loan variable and the COVID19 pandemic variable. The results of the data analysis show that COVID19 has a significant impact on non-performing loans, and the COVID19 variable can be used as an external indicator of the increase in non-performing loans by Indonesian banks. It has been shown that there is a significant positive correlation between non-performing loans and the country's economic situation.

Keywords: non-performing loans, Covid-19 pandemic, Economic.

