

INTISARI

Penelitian ini bertujuan untuk mengetahui respon *Non Performing Loan* (NPL) bank konvensional yang ada di Indonesia sebelum pandemi COVID-19 serta setelah pengumuman pandemi COVID-19 dan respon *Non Performing Loan* (NPL) bank di Indonesia saat pandemi COVID-19 serta penerapan New Normal. Pada penelitian ini menggunakan variabel independen yaitu *Non Performing Loan* (NPL) bank konvensional di Indonesia dengan variabel dependen kondisi terkait pandemic COVID-19 (sebelum terjadinya pandemi, saat pandemi, dan setelah penerapan *new normal*). Sampel penelitian ini menggunakan *Non Performing Loan* (NPL) 60 bank konvensional di Indonesia sebelum terjadinya pandemi COVID-19 (triwulan III tahun 2019 dan triwulan IV tahun 2020), kondisi *Non Performing Loan* (NPL) pada saat terjadi pandemi COVID-19 (triwulan II tahun 2020 dan triwulan III tahun 2020), dan *Non Performing Loan* (NPL) setelah diberlakukannya kebijakan *new normal* (triwulan I tahun 2021 dan triwulan II tahun 2021). Teknik analisis data yang digunakan yaitu analisis verifikasi dan statistik deskriptif. Hasil penelitian menunjukkan perbandingan *Non Performing Loan* (NPL) sebelum COVID-19 dengan *Non Performing Loan* (NPL) saat COVID-19 terdapat perbedaan yang signifikan. Hal itu terjadi karena angka *Non Performing Loan* (NPL) sebelum terjadinya COVID-19 lebih rendah jika dibandingkan saat COVID-19 berlangsung. Tingginya nilai *Non Performing Loan* (NPL) dipengaruhi oleh lesunya perekonomian akibat dibatasinya aktivitas masyarakat untuk menekan lonjakan kasus COVID-19. Lalu perbandingan *Non Performing Loan* (NPL) saat COVID-19 dengan *Non Performing Loan* (NPL) setelah penerapan *new normal* terdapat perbedaan yang signifikan. Hal tersebut terjadi karena angka *Non Performing Loan* (NPL) saat terjadinya COVID-19..lebih tinggi jika dibandingkan setelah penerapan *new normal*. *Non Performing Loan* (NPL) yang mulai turun tidak terlepas dari peran pemerintah yang mengeluarkan beberapa kebijakan untuk pemulihan ekonomi pasca COVID-19. Sehingga kondisi ekonomi mulai berangsur membaik serta aktivitas masyarakat yang mulai berjalan normal dan meningkatnya kapabilitas debitur untuk memenuhi kewajibannya.

Kata kunci: *non performing loan*, pandemi COVID-19, bank umum konvensional, kebijakan *new normal*

ABSTRACT

This study aims to determine the response of Non-Performing Loans (NPL) of conventional banks in Indonesia before the COVID-19 pandemic and after the announcement of the COVID-19 and the response of NPL of banks in Indonesia during the COVID-19 and the implementation of the New Normal In this study, an independent variable was used, namely NPL for conventional tires in Indonesia with the dependent variable related to the conditions of the COVID-19 pandemic (before the pandemic, during the pandemic, and after the implementation of the new normal). The sample for this study used NPL for 60 conventional tires in Indonesia prior to the COVID-19 pandemic (quarter III of 2019 and quarter IV of 2020). in 2020 and third quarter of 2020), and NPL after the implementation of the new normal policy (first quarter of 2021 and second quarter of 2021). The data analysis technique used is verification analysis and descriptive statistics. The results of the study show that there is a significant difference between the NPL before COVID-19 and the NPL during COVID-19. This happened because the number of NPL before the onset of COVID-19 was lower when compared to when COVID-19 took place. The high value of NPL was influenced by the sluggish economy due to limited community activities to suppress the surge in COVID-19 cases. Then the comparison of NPL during COVID-19 with NPL after the implementation of the new normal there is a significant difference. This happened because the NPL rate at the time of COVID-19 was higher than after the implementation of the new normal. NPL which have started to decline are inseparable from the role of the government in issuing several policies for post-COVID-19 economic recovery. So that economic conditions are starting to improve gradually and community activities are starting to run normally and increasing the capability of debtors to fulfill their obligations.

Keywords: *non-performing loans, COVID-19 pandemic, conventional commercial banks, new normal policies*