

ABSTRAK

ANALISIS KETERKAITAN ANTARA PANDEMI COVID-19 TERHADAP PORTOFOLIO DEBITUR DAN NPL

Richard Nico Ardyanto

18/432851/PEK/24117

Pada tanggal 11 Maret 2020, Organisasi Kesehatan Dunia menyatakan wabah Covid-19 sebagai pandemi dimulai dari deklarasi darurat publik pada tanggal 30 Januari 2020. Virus ini terus menyebar dan telah berdampak buruk pada tenaga kerja, pelanggan, ekonomi, dan pasar keuangan secara global. Hal ini telah mengganggu operasi banyak bisnis dan secara signifikan memengaruhi perekonomian nasional. Situasi yang begitu cepat membuat banyak perusahaan tidak dapat secara akurat memperkirakan dampak Covid-19 pada operasi dan hasil keuangannya.

Otoritas Jasa Keuangan (OJK) menerbitkan peraturan OJK Nomor 11 Tahun 2020 tentang stimulus perekonomian nasional sebagai kebijakan *Countercyclical* terhadap dampak wabah Covid-19. Ketentuan tersebut membuat bank menerapkan kebijakan yang mendukung stimulus pertumbuhan ekonomi bagi debitur yang terkena dampak Covid-19, termasuk debitur usaha mikro kecil dan menengah. Data Otoritas Jasa Keuangan menunjukkan proporsi kredit macet terhadap total utang naik menjadi 3,11% pada Juni dan lebih tinggi dari yang terjadi pada Desember 2019, yakni sebesar 2,50%. Pandemi Covid-19 mendorong terhentinya kegiatan ekonomi seiring dengan pemberlakuan Pembatasan Sosial Berskala Besar (PSBB) yang dilakukan oleh pemerintah. PSBB pada akhir April berupaya untuk menghentikan penyebaran Covid-19, tetapi hal itu memperlambat permintaan kredit perbankan.

Penelitian ini membahas bagaimana sektor keuangan merupakan sektor yang paling terpengaruh hal mana keuntungan bank turun 30 hingga 40 persen karena kredit macet naik akibat wabah Covid-19. Penelitian ini juga menawarkan beberapa pemikiran tentang langkah yang dapat dilakukan sekarang untuk mengelola ketidakpastian secara efektif.

Kata kunci: Covid-19, *Banking*, NPL, Portofolio Debitur, PSBB, CDS, Ketidakpastian, UMKM



ABSTRACT

ANALYSIS OF THE RELATIONSHIP BETWEEN COVID-19 OUTBREAK TOWARDS DEBTOR PORTOFOLIO AND NON PERFORMING LOAN

Richard Nico Ardyanto

18/432851/PEK/24117

In 11 March 2020, The World Health Organization declared the Covid-19 outbreak to be pandemic begun from a declaration of public emergency on January 30, 2020. This outbreak has continued to spread, which has adversely affected workforces, customers, economies, and financial markets globally. This has disrupted the normal operations of many businesses and significantly effect the national economic. As the situation rapidly spreads, many companies cannot accurately estimate the impact of Covid-19 on its operations and financial result.

The Indonesia Financial Service Authority (OJK) issued OJK regulation No. 11 of 2020 on national economic stimulus as countercyclical policy to the impact of Covid-19 outbreak. The regulation allows banks to implement policies that support economic growth stimulus for debtors who are affected by the Covid-19, including debtors form of micro, small, and medium scales business. The Indonesian Financial Service Authority data showed that the proportion of bad loans to total debts rose to 3.11% in June and was higher than as recorded in December 2019 of 2.50% . The Covid-19 pandemic pushes economic activity to halt as the government implements Large Scale Social Restriction (PSBB) in early April to curb the Covid-19 spread, yet hitting loan demand.

This research discussed how the financial sector becomes the most affected sector with bank profits dropping by 30 to 40 percent as non performing loan and the bad loans rose due to the Covid-19 outbreak. This research offers some considerations on what the financial service authority and management can do now to manage effectively through this uncertainty.

Keywords: Covid -19, Banking, NPL, Debtor Portofolio, PSBB, CDS, Uncertainty, Small and Medium Scale Business