

INTISARI

PT. Bank CIMB Niaga, Tbk merupakan salah satu bank terbesar milik Indonesia memiliki produk layanan berupa kredit *Small Medium Enterprises* (SME), adanya pandemi virus Covid-19 membuat kelumpuhan di sektor ekonomi, sehingga Pemerintah mengeluarkan Kebijakan Stimulus Perekonomian Nasional sebagai Kebijakan *Countercyclical* Dampak Penyebaran *Coronavirus Disease 2019*. Permasalahan yang terjadi adalah munculnya risiko terjadinya kredit bermasalah hingga kredit macet, dibuktikan dengan data *Loan at Risk* yang terjadi di Bank CIMB Niaga meningkat dari periode Desember 2019 sebesar 6% menjadi sebesar 16% pada periode Desember 2020 yang menggambarkan adanya penurunan kualitas kredit SME selama masa pandemi covid-19 berlangsung. Hal ini menjadi dasar bagi peneliti untuk meneliti strategi yang tepat bagi Bank CIMB Niaga di wilayah kerja Jawa Tengah untuk dapat meningkatkan kualitas kredit SME dalam menghadapi pandemi Covid-19 yang terjadi saat ini.

Penelitian ini merupakan penelitian studi kasus, penelitian ini menggunakan data primer dan data sekunder yang dikumpulkan melalui hasil studi di lapangan dengan melakukan wawancara kepada narasumber berdasarkan di bidang kredit SME di bank CIMB Niaga wilayah Jawa Tengah (*availability*) dan melalui studi kepustakaan. Metode analisis data yang digunakan adalah analisis kualitatif.

Berdasarkan hasil penelitian ditetapkan beberapa strategi yang dapat meningkatkan kualitas kredit SME di Bank CIMB Niaga wilayah Jawa Tengah antara lain: membatasi kriteria debitur yang dapat diberikan kepercayaan kredit dengan menetapkan syarat dan ketentuan berupa jaminan agunan senilai minimal 100% jumlah plafon dan ketentuan pengajuan keringanan kredit dengan melampirkan hasil pemeriksaan bahwa nasabah terpapar virus corona sehingga pendapatannya menurun, kedua melakukan perincian rencana kegiatan RnR dan membatasi jumlah plafon kredit, ketiga proses pencegahan melalui kegiatan pembayaran angsuran dengan memberikan kelonggaran pembayaran berupa holiday payment dan pemberdayaan SDM dengan memberikan pembelajaran dalam *product knowledge*, keempat melakukan proses penanganan melalui kegiatan penagihan, restrukturisasi, upaya terakhir melakukan penjualan agunan, kelima menerapkan manajemen resiko dengan menetapkan kebijakan untuk memberlakukan *Risk Acceptance Criteria* (RAC) yang lebih dan membangun komunikasi dengan karyawan divisi kredit melalui kegiatan *training*. Semua strategi tersebut dinilai efektif karena telah memenuhi kriteria pencapaian tujuan efektif.

Kata kunci : Strategi, Bank CIMB Niaga, Kredit Small Medium Enterprises, Non Performing Loan (NPL), pandemi covid-19

ABSTRACT

PT. Bank CIMB Niaga, Tbk is one of the largest banks owned by Indonesia which has a service product in the form of Small Medium Enterprises (SME) credit, the Covid-19 virus pandemic causes paralysis in the economic sector, so the Government issued a National Economic Stimulus Policy as a Countercyclical Policy on the Impact of Coronavirus Disease 2019. The emergence problem of the risk of non-performing loans to bad loans, as evidenced by loan at-risk data that occurred at Bank CIMB Niaga increased from December 2019 by 6% to 16% in the period December 2020 which illustrates the decline in SME credit quality during The Covid-19 pandemic. It is the basis for researchers to examine the right strategy for Bank CIMB Niaga in the central Java working area to improve the quality of SME credit in the face of the current Covid-19 pandemic.

This research is a case study using primary data and secondary data collected through the results of studies in the field by conducting interviews with resource persons based on SME credit in CIMB Niaga bank in Central Java (availability) and through literature studies. The method of data analysis used is qualitative analysis.

Based on the results of the study, several strategies were established that can improve the quality of SME credit in CIMB Niaga Bank in Central Java, among others: restricting the criteria of debtors who can be given credit trust by setting terms and conditions in the form of collateral guarantees worth at least 100% of the amount of ceiling and the provision of credit waiver application by attaching the results of the examination that customers are exposed to coronavirus so that their income decreases, both do details of RnR activity plan and limit the amount of credit ceiling, the third prevention process through installment payment activities by providing payment leeway in the form of holiday payments and empowering human resources by providing learning in product knowledge, fourthly conducting the process of handling through billing activities, restructuration, last efforts to collateral sales, the fifth applies risk management by setting policies to impose more Risk Acceptance Criteria (RAC) and establish communication with credit division employees through training activities. All of these strategies have considered effective because they meet the criteria for achieving effective and efficient goals.

Keywords: *Strategy, Bank CIMB Niaga, Small Medium Enterprises Credit, Non-Performing Loan (NPL), The Covid-19 Pandemic*