

INTISARI

Pandemi Covid-19 masih berlangsung sampai hari ini, seluruh sektor terkena dampaknya termasuk sektor ekonomi. Pelaku perekonomian tidak peduli berapa besar skala usahanya harus menanggung risiko karena tidak mampu menjalankan usahanya secara normal. Kondisi tidak menentu ini, juga berdampak kepada lembaga keuangan khususnya koperasi yang menjadi fokus penelitian ini. Tingginya angka kredit macet karena debitur yang tidak menjalankan kewajibannya menimbulkan pertanyaan apakah pandemi Covid-19 mempengaruhi tingkat kredit macet di Koperasi Karyawan PT. Riau Andalan Pulp and Paper. Metode penelitian menggunakan *Non Performing Loan* hasilnya adalah mengalami kenaikan di periode pandemi Covid-19 sehingga dapat dikatakan pandemi Covid-19 mempengaruhi kenaikan tingkat kredit macet di koperasi karyawan PT Riau Andalan Pulp and Paper. NPL pada periode sebelum pandemi Covid-19 adalah 0,36% dan periode pandemi Covid-19 0,45% dapat dikatakan sehat karena sudah sesuai dengan kebijakan peraturan Bank Indonesia No 17/11/PBI/2015 tanggal 25 Juni 2015 yaitu batas nilai NPL adalah dibawah angka 5%.

ABSTRACT

The Covid-19 pandemic is still going on today, all sectors are affected, including the economic sector. Economic actors do not care how big the scale of their business is, they must bear the risk of not being able to run their business normally. This uncertain condition also has an impact on financial institutions, especially cooperatives, which are the focus of this research. The high number of bad loans due to debtors who do not carry out their obligations raises the question whether the Covid-19 pandemic has affected the level of bad loans at the PT. Riau Mainstay Pulp and Paper. The research method using Non-Performing Loans resulted in an increase in the Covid-19 pandemic period, so it can be said that the Covid-19 pandemic affected the increase in the level of bad loans in the employee cooperative of PT Riau Andalan Pulp and Paper. NPL in the period before the Covid-19 pandemic was 0.36% and the Covid-19 pandemic 0.45% can be said to be healthy because it is in accordance with the policy of Bank Indonesia regulation No. 17/11/PBI/2015 dated June 25, 2015 which is the limit of NPL value is below 5%.