

Evaluasi Kebijakan Manajemen Risiko Kredit PT Bank CEF, Tbk. dalam Menghadapi Dampak Covid-19 = Evaluation of The Implementation of Credit Risk Management by PT Bank CEF, Tbk. due to Covid-19

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Abstrak

Tesis studi kasus ini bertujuan untuk mengevaluasi kebijakan manajemen risiko kredit PT Bank CEF, Tbk. berdasarkan kerangka manajemen risiko kredit dan peraturan yang berlaku, dalam hal ini POJK No.48/POJK.03/2020, serta dampaknya terhadap kinerja keuangan bank di tahun 2021. Salah satu dampak terbesar akibat Covid-19 terhadap sektor perbankan adalah adanya peningkatan risiko gagal bayar yang turut mempengaruhi kinerja bank. Manajemen risiko kredit merupakan salah satu bagian terpenting dalam aktivitas suatu organisasi. Dengan begitu, bank diharapkan dapat mengetahui risiko yang dihadapinya dan membuat mitigasi yang komprehensif sehingga dapat memastikan bahwa objektifnya dapat tetap tercapai. Studi ini menggunakan metode penelitian kualitatif melalui wawancara dan analisis dokumen seperti Dokumen Kebijakan Internal Bank, Laporan Tahunan, dan Laporan Keuangan. Studi ini menunjukkan bahwa walaupun masih terdapat beberapa kelemahan, PT Bank CEF, Tbk. telah menerapkan prinsip-prinsip manajemen risiko kredit sesuai kerangka evaluasi dan peraturan yang berlaku. Bank CEF juga telah mengadopsi peraturan tersebut ke dalam pedoman internal bank. Penerapannya memiliki dampak yang positif terhadap kinerja keuangan bank di tahun 2021 seperti Rasio Kredit Bermasalah dan Rasio Kecukupan Modal Minimum.

.....This study aims to evaluate the implementation of credit risk management by PT Bank CEF, Tbk., during Covid-19 based on credit risk management framework and related policy, POJK No.48/POJK.03/2020, and the effect on the bank's financial performance in 2021. One of the biggest impacts of Covid-19 on banking sectors is the increasing numbers of default, which also affects the overall performance of a bank. Credit risk management is an important part that must be involved in the daily activities of an organization. By implementing it, an organization is expected to be aware of the risks that they may face and build a comprehensive mitigation plan to manage the risks to keep their abilities to fulfill their objectives. The method of this study is using qualitative research through interviews and is supported by the organization's documents such as Internal Policy Document, Annual Report, Financial Statement, and others. The study shows that PT Bank CEF, Tbk. has implemented credit risk management for the consumers that were affected due to Covid-19 based on the framework and related policy. They also embedded it in their internal policy to minimize the potential of credit risk. It also shows that the implementation has affected their financial performance in 2021, which can be seen from Non – Performing Loan Ratio and Capital Adequacy Ratio.