

## Analisis restrukturisasi pinjaman macet pada P2P Lending di tengah Pandemi Covid-19 di Indonesia = Analysis of non performing loan restructuring on P2P Lending during Covid-19 Pandemic in Indonesia

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### Abstrak

Pinjam meminjam uang melalui P2P Lending saat ini telah berkembang pesat di Indonesia. Dalam pelaksanaannya pemberi pinjaman menghadapi risiko pinjaman macet. Ditambah lagi adanya pandemi Covid-19 di Indonesia mengakibatkan pinjaman macet pada P2P Lending semakin meningkat. Pinjaman macet dapat diatasi dengan cara melakukan restrukturisasi pinjaman. Berdasarkan hal tersebut, Penulis mengangkat dua pokok permasalahan yaitu bagaimana pengaturan dan praktik restrukturisasi pinjaman macet pada P2P Lending di tengah pandemi Covid-19 di Indonesia. Bentuk penelitian pada skripsi ini bersifat yuridis-normatif dengan tipologi penelitian deskriptif analitis. Kesimpulan yang didapat adalah: 1) Belum terdapat pengaturan yang dikeluarkan oleh OJK terkait restrukturisasi pinjaman macet pada P2P Lending di tengah pandemi Covid-19 di Indonesia, namun peraturan yang berlaku bagi industri perbankan dapat dijadikan acuan oleh P2P Lending dalam melakukan restrukturisasi pinjaman dan 2) Praktik restrukturisasi pinjaman macet pada P2P Lending di tengah pandemi Covid-19 harus mendapatkan persetujuan terlebih dahulu dari pemberi pinjaman dan penyelenggara P2P Lending berperan untuk memfasilitasi pemberi pinjaman dan penerima pinjaman dalam pelaksanaan restrukturisasi pinjaman macet.

.....Money lending through P2P Lending is currently growing rapidly in Indonesia. In practice, lenders face the risk of non-performing loans. In addition, the Covid-19 pandemic in Indonesia has resulted in non-performing loans in P2P Lending an increase. Non-performing loans can be overcome by restructuring the loan. Hence, this thesis raises two main issues, inter alia the regulation and practice of non-performing loan restructuring in P2P Lending in the midst of the Covid-19 pandemic in Indonesia. The research form of this thesis is juridical-normative with a descriptive analytical research typology. The conclusions obtained are as follow: 1) There have been no regulations issued by OJK regarding non-performing loan restructuring in P2P Lending in the midst of the Covid-19 pandemic in Indonesia, but the banking industries loan restructuring regulation can be used as a reference for P2P Lending in restructuring non-performing loans; and 2) Non-performing loans restructuring practice in P2P Lending in the midst of Covid-19 requires prior approval from the borrower, meanwhile P2P Lending companies plays a role to facilitate borrower as well as lenders in non-performing loan restructuring.