

Dampak Pandemi Covid-19 dan Restrukturisasi Terhadap Pertumbuhan Kredit PT. Bank Negara Indonesia, Tbk = The Impact of the Covid-19 Pandemic and Restructuring on Credit Growth PT. Bank Negara Indonesia, Tbk

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Abstrak

Secara langsung maupun tidak langsung pandemic covid-19 di Indonesia berdampak pada sektor perbankan khususnya dalam penyaluran kredit kepada masyarakat dan penurunan kolektibilitas kredit debitur. Tujuan dari penelitian ini untuk menganalisis dampak pandemic covid-19 terhadap pertumbuhan kredit di PT. Bank Negara Indonesia Tbk dengan menggunakan Pool Data pada periode bulanan yang dimulai sejak Januari 2018 s.d Desember 2022 dengan metode Ordinary Least Square (OLS) melalui pendekatan kegagalan kolektibilitas, jangka waktu kredit, suku bunga kredit, inflasi, lokasi usaha, periode pandemic covid, periode Restrukturisasi kredit, dan PDRB di 9 sektor usaha. Penelitian ini membuktikan bahwa pertumbuhan kredit di PT. Bank Negara Indonesia di pengaruhi secara negative dan signifikan oleh kegagalan kolektibilitas, jangka waktu kredit, suku bunga kredit, inflasi pandemic covid-19, dan restrukturisasi kredit. Untuk variabel lokasi usaha di pulau jawa berpengaruh positif terhadap pertumbuhan kredit karena pendudukan Indonesia sebesar 53,11% bertempat tinggal di pulau jawa dan seluruh lokasi perusahaan tumbuh dan berkembang di pulau jawa.

.....Directly or indirectly the covid-19 pandemic in Indonesia has an impact on the banking sector, especially in lending to the public and decreasing debtor credit collectibility. The purpose of this research is to analyze the impact of the covid-19 pandemic on credit growth at PT Bank Negara Indonesia Tbk by using Pool Data in the monthly period starting from January 2018 to December 2022 with the Ordinary Least Square (OLS) method through the approach of collectibility failure, credit period, credit interest rate, inflation, business location, covid pandemic period, credit restructuring period, and GRDP in 9 business sectors. This study proves that credit growth at PT Bank Negara Indonesia is negatively and significantly influenced by collectibility failure, credit period, credit interest rates, inflation pandemic covid-19, and credit restructuring. For the business location variable on the island of Java, it has a positive effect on credit growth because 53.11% of Indonesia's population resides on the island of Java and all company locations grow and develop on the island of Java.