

Analisis Risk Governance dalam Implementasi Restrukturisasi Kredit di Masa Pandemi COVID-19: Studi Kasus di Bank SHDW = Risk Governance Analysis in the Implementation of Credit Restructuring during the COVID-19 Pandemic: Case Study at Bank SHDW

Pratikto Listio Wibowo, author

Deskripsi Lengkap: <https://lib.ui.ac.id/detail?id=9999920556234&lokasi=lokal>

Abstrak

Penelitian ini bertujuan untuk mengevaluasi risk governance di Bank SHDW dalam implementasi restrukturisasi kredit di masa pandemi COVID-19. Dalam rangka memberikan stimulus perekonomian nasional, Otoritas Jasa Keuangan (OJK) sebagai regulator mengeluarkan kebijakan relaksasi untuk debitur yang usahanya terdampak pandemi COVID-19. Hal ini menimbulkan dilema bagi perbankan antara memberikan kelonggaran bagi debitur untuk memicu perekonomian dan dengan melakukan evaluasi kredit yang bersifat prudensial. Penelitian menggunakan pendekatan deskriptif kualitatif berupa studi kasus. Studi kasus difokuskan kepada dua debitur Bank SHDW yang melakukan restrukturisasi kredit COVID-19, debitur pertama merupakan debitur segmen ritel dan debitur kedua adalah debitur segmen menengah. Hasil penelitian ini menunjukkan bahwa Bank SHDW memenuhi unsur-unsur risk governance dalam pengelolaan bisnisnya. Implementasi restrukturisasi kredit pada dua debitur Bank SHDW juga tidak melanggar ketentuan dari Otoritas Jasa Keuangan.

.....This study aims to evaluate risk governance at Bank SHDW in the implementation of credit restructuring during the COVID-19 pandemic. In order to provide a stimulus to the national economy, Otoritas Jasa Keuangan (OJK) as the regulator issues a relaxation policy for debtors whose businesses are affected by the COVID-19 pandemic. This poses a dilemma for banks between providing leeway for debtors to stimulate the economy and by conducting a prudent credit evaluation. The research uses a descriptive approach in the form of a case study. The case study focuses on two debtors of Bank SHDW who have restructured COVID-19 credit, the first debtor is a Ritel segment debtor and the second debtor is a middle segment debtor. The results of this study indicate that Bank SHDW meets the elements of risk governance in managing its business. The implementation of credit restructuring on two debtors of Bank SHDW also did not violate the provisions of Otoritas Jasa Keuangan (OJK).