

ABSTRAK

EFEKTIVITAS PROGRAM RESTRUKTURISASI DALAM MENGATASI PEMBIAYAAN BERMASALAH ATAS DAMPAK PANDEMI *COVID-19* DI BANK SYARIAH INDONESIA CABANG BANDAR LAMPUNG

Oleh

Fauzi Hasyim

The Organisation for Economic Co-Operation and development (OECD) menyebutkan bahwa pandemi *covid-19* berimplikasi terhadap berbagai aspek. Indonesia yang didominasi oleh keberadaan UMKM sebagai tulang punggung perekonomian nasional juga terdampak secara serius tidak saja pada aspek total produksi dan nilai perdagangan akan tetapi juga jumlah tenaga kerja yang harus kehilangan pekerjaan. Kemudian aspek UMKM yang menyebabkan turunnya kinerja dari sisi permintaan yang akhirnya berdampak pada sisi suplai yakni pemutusan hubungan kerja dan ancaman macetnya pembayaran kredit perbankan. Menanggapi hal tersebut OJK telah merilis aturan Nomor 11/PJOK.03/2020 tentang Stimulus Perekonomian Nasional Kebijakan Sebagai Kebijakan *Countercyclical* Dampak Penyebaran *Covid-19*. Dengan dikeluarkan kebijakan ini, maka debitur yang terkena dampak *covid-19* dapat mengajukan restrukturisasi kredit kepada bank dan perusahaan pembiayaan. Berdasarkan hal tersebut, efektivitas program restrukturisasi dalam mengatasi pembiayaan bermasalah menjadi menarik untuk diteliti.

Jenis penelitian ini yaitu deskriptif dengan pendekatan kualitatif. Data dikumpulkan melalui wawancara, observasi dan dokumentasi. Hasil penelitian menunjukkan bahwa peneliti melihat tingkat kepatuhan pembayaran angsuran pembiayaan pasca dilakukan restrukturisasi pembiayaan menjadi meningkat. Sehingga dapat disimpulkan bahwa program restrukturisasi efektif dalam mengatasi pembiayaan bermasalah di perbankan. Saran peneliti yaitu perlu adanya sosialisasi terkait peraturan OJK Nomor 17/POJK.03/2021 Tentang perubahan kedua atas POJK Nomor 11/PJOK.03/2020 Tentang stimulus perekonomian nasional sebagai kebijakan *countercyclical* dampak penyebaran *covid-19*.

Kata Kunci : Efektivitas, Restrukturisasi, Dampak *COVID-19*, BSI

ABSTRACT

THE EFFECTIVENESS OF THE RESTRUCTURING PROGRAM IN OVERCOMING PROBLEM FINANCING OF THE IMPACT OF THE COVID-19 PANDEMIC IN BANK SYARIAH INDONESIA BANDAR LAMPUNG BRANCH

By

Fauzi Hasyim

The Organization for Economic Co-Operation and Development (OECD) stated that the COVID-19 pandemic had implications for various aspects. Indonesia, which is dominated by the existence of UMKM as the backbone of the national economy, is also seriously affected not only in terms of total production and trade value but also the number of workers who have lost their jobs. Then the UMKM aspect that causes a decline in performance from the demand side which ultimately has an impact on the supply side, namely termination of employment and the threat of non-performing bank credit payments. In response to this, OJK has released regulation Number 11/PJOK.03/2020 concerning National Economic Stimulus Policies as Countercyclical Policies for the Impact of the Spread of Covid-19. With the issuance of this policy, debtors affected by COVID-19 can apply for credit restructuring to banks and finance companies. Based on this, the effectiveness of the restructuring program in overcoming non-performing financing becomes interesting to study.

This type of research is descriptive with a qualitative approach. Data were collected through interviews, observation and documentation. The results showed that the researchers saw that the level of compliance with financing installment payments after the restructuring of financing had increased. so it can be concluded that the restructuring program is effective in overcoming problematic financing in banks. Researchers suggest that there is a need for socialization related to OJK regulations Number 17/POJK.03/2021 concerning the second amendment to POJK Number 11/PJOK.03/2020 concerning the national economic stimulus as a countercyclical policy as a result of the spread of COVID-19.

Keywords: Effectiveness, Restructuring, Impact of COVID-19, BSI