

**PENANGANAN KREDIT MACET INDUSTRI MEBEL DUSUN
KEMASAN SELAMA MASA PANDEMI COVID-19**

Oleh:

Lika Indriyani

190610092

Fakultas Ekonomi Universita Mercubuana Yogyakarta

ABSTRAK

Adanya pandemic covid-19 menyebabkan para pelaku industry mengalami kredit macet sehingga menimbulkan kerugian kedua belah pihak yang dapat menimbulkan dilelangnya anggunan pinjaman berupa sertifikat rumah sehingga dapat menjadi kajian teoritis mengenai penanganan kredit macet terutama yang bersangkutan dengan pandemi COVID-19. Penelitian ini bertujuan untuk mengetahui cara pelaku industry yang mengalami kredit macet. Penelitian ini merupakan penelitian kualitatif deskriptif menggunakan data lapangan hasil wawancara yang dilakukan oleh pelaku industry meubel dusun kemasan yang mengalami kredit macet pasca pandemic COVID-19. Metode pengambilan sampel snowball sampling yang dilakukan pada pelaku industry dusun kemasan yang mengalmai kredit macet periode 2019-2021 sebagai sampelnya. Hasil penelitian ini menunjukkan bahwa penyelesaian kredit macet menggunakan metode restrukturisasi sesuai dengan perarturan pemerintah yang dikeluarkan oleh Otoritas Jasa Keuangan POJK/11/POJK.03/2020.

Kata Kunci: COVID-19, Kredit Macet, Industry, Solusi Penyelesaian Kredit Macet.

ABSTRACT

The existence of the covid-19 pandemic has cause industry players to experience Non Performing Loan, causing losses to both parties which can lead to auctions of collateralized loans in the form of house certificates so that it can become a teoritical study regarding handling non performing loans, especially those related to the COVID-19 Pndemic. This study aims to find out how industy players experience non performing loan. This research is a descriptive qualitative research using field data from interviewrs conducted by industry meubel halmet kemasn who have experience non performing loan after the COVID-19 Pandemic. The snowball sampling method was carried out on industry meubel halmet Industry players who experienced non performing loan for the 2019-2021 period as the sample. The results of this study indicate that the settlement of non performing loan uses the restructuring methode in accordance with government regulation.

Key woard: COVID-19, non performing loan, Industry, non performing loan
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