ANALISIS KREDIT BERMASALAH DAN KUALITAS TATA KELOLA PERBANKAN SEBELUM DAN SETELAH PANDEMI COVID-19 PADA BANK UMUM KONVENSIONAL DI INDONESIA

Oleh

Cindy Auliya, NIM 2017041033

Jurusan Manajemen

ABSTRAK

Tujuan dilaksanakannya penelitian ini adalah menguji perbedaan kredit bermasalah serta kualitas tata kelola perbankan pada saat sebelum dan setelah pandemi Covid-19 di bank umum konvensional. Penelitian ini merupakan penelitian komparatif dengan pendekatan kuantitatif yang memanfaatkan data sekunder yang dimuat dari laporan tahunan perusahaan melalui situs www.idx.co.id serta situs perusahaan perbankan bersangkutan pada kurun waktu penelitian. Subjek sekaligus populasi yang digunakan dalam riset berikut ialah seluruh bank umum konvensional yang tercantum dalam daftar Bursa Efek Indonesia periode 2018-2021. Melalui teknik *non-probability sampling*, khususnya dengan memanfaatkan teknik *purposive sampling* diperoleh 40 sampel perbankan yang memenuhi kriteria penelitian. Teknik analisis data yang dimanfaatkan dalam proses riset berikut ialah statistik deskriptif, uji normalitas, dan uji hipotesis yakni uji beda melalui analisis statistik non-parametrik dengan memanfaatkan *wilcoxon sign test*. Hasil penelitian ini menyatakan bahwasanya (1) terdapat perbedaan signifikan pada *Non Performing Loan* sebelum dan setelah pandemi Covid-19 pada bank umum konvensional di Indonesia, serta (2) tidak terdapat perbedaan *Good Corporate Governance* sebelum dan setelah pandemi Covid-19 pada bank umum konvensional di Indonesia. Hasil temuan ini diharapkan kelak menjadi pertimbangan bagi pihak perbankan dalam mengawasi dan mengelola tingkat kredit bermasalah dan kualitas tata kelola bank dalam menindaklanjuti dampak peristiwa pandemi Covid-19 sebagai upaya menjaga stabilitas kinerja perbankan dan merumuskan strategi terbaik khususnya dalam penyaluran pemberian kredit dan penerapan tata kelola di tengah pandemi Covid-19.

Kata-kata kunci: kredit bermasalah, kualitas tata kelola, bank umum konvensional

ANALYSIS OF NON-PERFORMING LOAN AND THE QUALITY OF BANKING GOVERNANCE BEFORE AND AFTER THE COVID-19 PANDEMIC IN CONVENTIONAL COMMERCIAL BANKS IN INDONESIA

By
Cindy Auliya, NIM 2017041033
Management Major

ABSTRACT

The aim of carrying out this research is to examine differences in nonperforming loans and the quality of banking governance before and after the Covid-19 pandemic in conventional commercial banks. This research is comparative research with a quantitative approach that utilizes secondary data contained in the company's annual report via the website www.idx.co.id as well as the website of the banking company concerned during the research period. The subjects and population used in the following research are all conventional commercial banks listed on the Indonesian Stock Exchange for the 2018-2021 period. Through nonprobability sampling techniques, specifically using purposive sampling techniques, 40 banking samples were obtained that met the research criteria. The data analysis techniques used in the following research process are descriptive statistics, normality tests, and hypothesis testing, namely difference tests through nonparametric statistical analysis using the Wilcoxon sign test. The results of this research state that (1) there is a significant difference in Non Performing Loans before and after the Covid-19 pandemic in conventional commercial banks in Indonesia, and (2) there is no difference in Good Corporate Governance before and after the Covid-19 pandemic in conventional commercial banks in Indonesia. It is hoped that these findings will later become a consideration for banks in monitoring and managing the level of problem loans and the quality of bank governance in following up on the impact of the Covid-19 pandemic as an effort to maintain the stability of banking performance and formulate the best strategies, especially in the distribution of credit and implementation of governance in amidst the Covid-19 pandemic.

Keywords: non-performing loan, quality of banking governance, conventional commercial banks.