

ABSTRAK

Mhd. Syaiful Amri Sinaga, NPM : 71180313045, Judul : Analisis Kelayakan Penyaluran Kredit Konsumtif Dan Kredit Produktif Pada Bank Konvensional Yang Terdaftar Di Bursa Efek Indonesia Terhadap ROA Perbankan Sebelum Dan Sesudah Pandemi Covid-19, Dibimbing Oleh : Heny Triastuti KN., S.E., M.Si Sebagai Pembimbing I, dan Zenni Riana., S.E., M.M Sebagai Pembimbing II, Skripsi : 2022.

Penelitian ini bertujuan untuk menganalisis kelayakan penyaluran kredit konsumtif dan kredit produktif bank konvensional terhadap *ROA (Return On Assets)* sebelum dan sesudah pandemi covid-19.

Populasi yang digunakan dalam penelitian ini adalah Bank Umum Konvensional yang terdaftar di Bursa Efek Indonesia Periode 2017 s.d 2020 sebanyak 107 perbankan dan dalam menganalisis penelitian ini peneliti menggunakan sampel dengan Metode *Purposive Sampling* sehingga di dapat 35 perbankan yang memenuhi kriteria. Jenis data yang digunakan ialah Data Sekunder yang di ambil dari laporan keuangan yang dipublikasikan dan diunduh melalui situs resmi Bursa Efek Indonesia dan Otoritas Jasa Keuangan. Variabel Independen pada penelitian ini adalah kredit konsumtif dan kredit produktif dengan indikator *Non Performing Loan (NPL)* dan Variabel Dependen yaitu *ROA (Return On Assets)*. Metode analisis yang digunakan dalam penelitian ini adalah Analisis Statistik Deskriptif dan Uji *Independent Sample T-Test*.

Dari hasil penelitian yang dilakukan akibat terjadinya pandemi covid-19 penyaluran kredit perbankan mengalami permasalahan dengan naiknya *NPL (Non Performing Loan)* dan berpengaruh terhadap *ROA (Return On Asset)* perbankan. Berdasarkan data *NPL (Non Performing Loan)*, *NPL* lebih dominan mengalami kenaikan dibandingkan penurunan setelah terjadinya pandemi dan begitu sebaliknya *ROA (Return On Asset)* perbankan dominan mengalami penurunan setelah terjadi pandemi dibandingkan sebelum pandemi.

Dan juga dari hasil Uji *Independent Sample T-Test* yang dilakukan *NPL* disimpulkan tidak ada perbedaan rata-rata atau *mean* yang signifikan sebelum dan sesudah pandemi, sedangkan *ROA* terdapat perbedaan rata-rata atau *mean* yang signifikan sebelum dan sesudah pandemi covid-19.

Kata Kunci : Penyaluran Kredit, NPL (Non Performing Loan), ROA (Return On Asset) dan Pandemi

ABSTRACT

Mhd. Syaiful Amri Sinaga, NPM : 71180313045, Title : Feasibility Analysis of Consumptive Loans and Productive Loans at Conventional Banks Listed on the Indonesia Stock Exchange on Banking ROA Before and After the Covid-19 Pandemic, Supervised By : Heny Triastuti KN., SE, M. Si As Supervisor I, and Zenni Riana., SE, MM As Supervisor II, Thesis : 2022.

This study aims to analyze the feasibility of disbursing consumptive credit and productive credit of conventional banks to ROA (Return On Assets) before and after the covid-19 pandemic.

The population used in this study were conventional commercial banks listed on the Indonesia Stock Exchange for the period 2017 to 2020 as many as 107 banks and in analyzing this study the researchers used samples with the purposive sampling method so that 35 banks met the criteria. The type of data used is secondary data taken from financial reports published and downloaded through the official website of the Indonesia Stock Exchange and the Financial Services Authority. The independent variables in this study are consumptive loans and productive loans with indicators of Non Performing Loans (NPL) and the Dependent Variable, namely ROA (Return On Assets). The analytical method used in this research is Descriptive Statistical Analysis and Independent Sample T-Test.

From the results of research conducted due to the COVID-19 pandemic, bank lending experienced problems with the increase in NPL (Non-Performing Loans) and had an effect on banking ROA (Return On Assets). Based on NPL (Non-Performing Loan) data, NPL has more dominantly increased than decreased after the pandemic and vice versa, the ROA (Return On Asset) of banking was dominantly decreased after the pandemic compared to before the pandemic.

And also from the results of the Independent Sample T-Test conducted by NPL, it was concluded that there was no significant difference in average or mean before and after the pandemic, while ROA had a significant difference in average or mean before and after the covid-19 pandemic.

Keywords : Channeling Credit, NPL (Non Performing Loan), ROA (Return On Assets) and pandemic