

## Faktor Penentu Recovery Kinerja Keuangan Bank Rakyat Indonesia di Masa Pandemi Covid-19 = Determining Factors of Financial Performance Recovery in Bank Rakyat Indonesia During the Covid-19 Pandemic

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### Abstrak

BRI (Bank Rakyat Indonesia) berhasil melakukan restrukturisasi kredit, khususnya segmen UMKM (Usaha Mikro Kecil dan Mengengah), pada masa pandemi Covid-19. Restrukturisasi kredit berhasil mendorong BRI mencapai kinerja keuangan tertinggi. Penelitian ini bertujuan menganalisis faktor-faktor penentu keberhasilan restrukturisasi kredit BRI tersebut. Objek penelitian ini adalah Divisi Credit Restructuring and Recovery Segmen Kredit UMKM. Penelitian ini menggunakan studi kasus kualitatif. Data diperoleh dari wawancara dan dokumentasi. Hasil analisis membuktikan bahwa faktor penentu keberhasilan dalam menghadapi krisis adalah kemampuan BRI dalam menyesuaikan strategi yang adaptif terhadap perubahan kebijakan pemerintah. Kriteria debitur dan siklus restrukturisasi merupakan faktor penentu keberhasilan restrukturisasi kredit sebelum kebijakan restrukturisasi ditetapkan. Hasil penelitian juga membuktikan bahwa kombinasi 3 (tiga) komponen utama, yaitu tingkat suku bunga, jangka waktu kredit, dan penundaan pembayaran, sebagai faktor penentu keberhasilan kebijakan restrukturisasi kredit. Selain itu, terdapat 5 (lima) komponen pendukung keberhasilan restrukturisasi kredit BRI, yaitu pemasaran kredit, jaminan kredit, nilai personal, informasi dan komunikasi, dan kerja sama pihak luar.

.....BRI (Bank Rakyat Indonesia) succeeded in loan restructuring, especially in the MSMEs (Micro Small Medium Enterprises) segment. Loan restructuring has succeeded in pushing BRI to achieve the highest financial performance. This study aims to determine the key success factors of BRI's loan restructuring. The research object is the Credit Restructuring and Recovery Division for the MSMEs segment. This study applies a qualitative case study. Interviews and documentation were used to collect the data. The findings indicate that the critical success factor in dealing with the crisis is BRI's ability to adapt to government policies change. The debtor's criteria and loan restructuring cycle are critical success factors of BRI's loan restructuring before the loan restructuring policy is set. The findings also indicate that the combination of 3 (three) main components, namely interest rates, extending loan terms, and payment delays, are a determining factors for the success of loan restructuring policies. In addition, there are 5 (five) components that support the success of BRI's loan restructuring, namely loan marketing, loan guarantee, personal values, information and communication, and other party cooperation.