

ABSTRAK

Muh. Idil Fitra, Tahun 2021 Analisis Pengajuan Kredit Di Masa Pandemi COVID-19 Pada Bank BRI Unit Kanrung Kabupaten Sinjai. Skripsi Program Studi Manajemen, Fakultas Ekonomi dan Bisnis Universitas Muhammadiyah Makassar. Dibimbing oleh Pembimbing I Muchram BL dan Pembimbing II Muhammad Akib

Penelitian ini bertujuan untuk menganalisa bagaimana kondisi pengajuan kredit di masa pandemi pada Bank BRI Unit Kanrung, Kabupaten Sinjai. Jenis penelitian yang digunakan adalah deskriptif kualitatif. Sumber data yang digunakan adalah sumber data primer yaitu informasi yang bersumber dari observasi dan wawancara. Sedangkan sumber data sekunder yaitu sumber data yang diperoleh dari dokumentasi atau studi kepustakaan. Pengumpulan data *field riseach* melalui observasi, wawancara, dan dokumentasi. Hasil penelitian menunjukkan bahwa pengajuan kredit perbankan di masa pandemi COVID-19 pada Bank BRI Unit Kanrung telah mengalami penurunan. Hal ini disebabkan karena calon debitur sedang mengalami kondisi ekonomi yang tidak stabil akibat pandemi COVID-19 yang membatasi aktivitas sosial ekonomi masyarakat yang menyebabkan tingkat konsumsi masyarakat dan produksi usaha menurun. Kemudian kebutuhan pembiayaan untuk konsumsi dan produksi juga mengalami penurunan, dan kebijakan penurunan suku bunga juga tidak mampu meningkatkan permintaan kredit.

Kata Kunci : Pengajuan Kredit Perbankan, Pandemi COVID-19



ABSTRACT

Muh. Idil Fitra, 2021 *Analysis of Credit Applications During the COVID-19 Pandemic At BRI Bank Kanrung Unit, Sinjai Regency. Thesis Management Study Program, Faculty of Economics and Business, University of Muhammadiyah Makassar. Supervised by Supervisor I Muchram BL and Supervisor II Muhammad Akib*

This study aims to analyze how the conditions of credit application during the COVID-19 pandemic at Bank BRI Kanrung Unit, Sinjai Regency. The type of research used is descriptive qualitative. Sources of data used are primary data sources, namely information sourced from direct observation to the research location by means of observation and interviews. While secondary data sources are data sources obtained from documentation or literature study. Field research data collection through observation, interviews, and documentation. The results showed that the application for bank credit during the COVID-19 pandemic at the BRI Bank Kanrung Unit had decreased. This is because prospective debtors are experiencing unstable economic conditions due to the COVID-19 pandemic which limits the socio-economic activities of the community which causes the level of public consumption and business production to decline. Then the need for financing for consumption and production also decreased, and the policy of lowering interest rates was also unable to increase the demand for credit.

Keywords: Bank Credit Applications, COVID-19 Pandemic