

**PENGARUH IMPLEMENTASI PROGRAM RELAKSASI DI MASA
PANDEMI COVID-19 TERHADAP KINERJA PERKREDITAN
PADA BANK X CABANG KOTA BANDUNG**

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui perbedaan kinerja perkreditan dengan menganalisis indikator rasio pertumbuhan kredit, rasio *Non Performing Loan* (NPL), dan rasio *Net Interest Margin* (NIM) dalam kondisi sebelum dan setelah implementasi program relaksasi pandemi Covid-19, yaitu periode tahun 2017-2021. Jenis data yang digunakan adalah data sekunder. Metode yang digunakan adalah metode deskriptif-verifikatif dengan pendekatan kuantitatif. Pengujian hipotesis dilakukan dengan menggunakan Uji *Independent Sample T-Test*. Hasil analisis menunjukkan bahwa kinerja perkreditan sebelum dan setelah implementasi program relaksasi pandemi Covid-19 tidak terdapat pengaruh yang signifikan pada rasio pertumbuhan kredit, namun terdapat perbedaan yang signifikan pada rasio *Non Performing Loan* (NPL) dan rasio *Net Interest Margin* (NIM).

Kata Kunci: Program Relaksasi, Kredit, *Non Performing Loan*, *Net Interest Margin*.

***THE EFFECT OF IMPLEMENTATION OF THE RELAXATION
PROGRAM DURING PANDEMIC COVID-19 ON LENDING
PERFORMANCE AT BANK X BANDUNG CITY BRANCH***

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ABSTRACT

This research aims to determine the differences in lending performance by analyzing indicators of credit growth ratio, Non Performing Loan (NPL) ratio, and Net Interest Margin (NIM) ratio in conditions before and after the implementation of the Covid-19 pandemic relaxation program, 2017-2021 period. The type of data used is secondary data. The method used is descriptive-verification method with quantitative approach. Hypothesis testing is using the Independent Sample T-Test. The results of the analysis show that lending performance before and after the implementation of the Covid-19 pandemic relaxation program have no significant effect on the credit growth ratio, but there are significant differences in the Non Performing Loan (NPL) ratio and the Net Interest Margin (NIM) ratio.

Keywords: Relaxation Program, Credit, Non Performing Loan, Net Interest Margin