

ABSTRAK

Kegiatan lembaga keuangan bukan bank (pembiayaan), mulai menghadapi kendala di masa pandemi *covid-19* dimana resiko kredit bermasalah (*Non Performing Loan*) terus meningkat. Pemerintah Republik Indonesia, melalui Peraturan Otoritas Jasa Keuangan Nomor 14/POJK/05/2020 memberikan relaksasi kredit bagi nasabah PT. Pegadaian (Persero) cabang Karawang, melalui restrukturisasi pinjaman. Adapun permasalahan dalam penelitian ini adalah, Bagaimana pelaksanaan restrukturisasi kredit kendaraan terhadap nasabah PT. Pegadaian (Persero) cabang Karawang serta bagaimana kepastian hukum nasabah terhadap kredit nya yang tidak terselamatkan melalui upaya restrukturisasi. Metode yang digunakan dalam penelitian ini adalah yuridis empiris. Hasil Penelitian ini menurut penulis adalah bahwa upaya pelaksanaan restrukturisasi kredit dimasa pandemi *covid-19* sudah sesuai dengan Peraturan Otoritas Jasa Keuangan POJK Nomor 14/POJK.05/2020 pasal 2 ayat(1) namun didalam pelaksanaannya belum berjalan maksimal, karena PT. Pegadaian (Persero) cabang Karawang memilih untuk lebih berhati hati Khususnya dalam hal pemberian restrukturisasi kredit kepada nasabah.

Kata kunci: *Non Performing Loan*, Restrukturisasi Kredit, *Covid-19*



KARAWANG

ABSTRACT

The activities of non-bank financial institutions (financing) began to face obstacles during the Covid-19 pandemic where the risk of non-performing loans (Non-Performing Loans) continued to increase. The Government of the Republic of Indonesia, through Financial Services Authority Regulation Number 14/POJK/05/2020, provided credit relaxation for customers of PT. Pegadaian (Persero) Karawang branch, through loan restructuring. The problem in this study is, How is the implementation of credit restructuring for customers of PT. Pegadaian (Persero) Karawang branch and how is the legal certainty for customers regarding their credit that is not saved through restructuring efforts. The method used in this study is empirical juridical. The results of this study according to the author are that efforts to implement credit restructuring during the Covid-19 pandemic are in accordance with Financial Services Authority Regulation POJK Number 14/POJK.05/2020 article 2 paragraph (1) but in its implementation it has not run optimally, because PT. Pegadaian (Persero) Karawang branch has chosen to be more careful in implementing the Financial Services Authority Regulations or POJK, especially in terms of providing credit restructuring to customers.

Keywords: Non Performing Loan, Credit Restructuring, Covid-19



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