

ABSTRAK

Kredit kepemilikan rumah (KPR) merupakan salah satu produk perbankan yang memiliki peran penting dalam mendorong pertumbuhan sektor properti. Namun, peningkatan jumlah kredit macet KPR di Bank Tabungan Negara, Tbk. Cabang Jambi menunjukkan adanya permasalahan yang perlu ditangani. Penelitian ini bertujuan untuk mengetahui dan menganalisis penyebab terjadinya kredit macet pada Bank Tabungan Negara. Metode penelitian yang digunakan adalah yuridis empiris dengan pengambilan data berdasarkan fakta-fakta empiris. Data diperoleh melalui wawancara mendalam dengan pihak terkait di Bank Tabungan Negara serta observasi langsung. Hasil analisis menunjukkan bahwa faktor-faktor eksternal seperti kondisi ekonomi dan pasar properti serta faktor internal seperti kebijakan perbankan dan manajemen risiko memainkan peran kunci dalam meningkatkan tingkat kredit macet KPR. beberapa faktor eksternal seperti kondisi ekonomi akibat munculnya pandemi covid-19 menyebabkan menurunnya pendapatan ekonomi. Penelitian ini memberikan kontribusi bagi pemahaman tentang strategi penyelesaian kredit macet KPR di Bank Tabungan Negara, Tbk. Cabang Jambi dengan dua upaya yaitu penjadwalan ulang dan restrukturisasi.

Kata Kunci: Kredit Kepemilikan Rumah; Kredit Macet; Penyelesaian Kredit Macet

ABSTRACT

Home ownership credit (KPR) is a banking product that has an important role in encouraging the growth of the property sector. However, the increase in the number of non-performing mortgage loans at Bank Tabungan Negara, Tbk. The Jambi branch shows that there are problems that need to be addressed. This research aims to analyze the factors that cause bad mortgage loans at Bank Tabungan Negara and develop effective resolution strategies. The research method used is empirical juridical with data collection based on empirical facts. Data was obtained through in-depth interviews with related parties at Bank Tabungan Negara as well as direct observation. The analysis results show that external factors such as economic conditions and the property market as well as internal factors such as banking policies and risk management play a key role in increasing the level of non-performing mortgage loans. Several external factors such as economic conditions due to the emergence of the Covid-19 pandemic have caused a decline in economic income. This research contributes to the understanding of strategies for resolving bad mortgage loans at Bank Tabungan Negara, Tbk. Jambi Branch with two efforts, namely rescheduling and restructuring.

Keywords: *House ownership credit; bad credit; settlement of bad credit*