

ABSTRAK

Skripsi dengan judul “Peran Perbankan Syariah dalam Mendorong Pemulihan Ekonomi UMKM Pasca Pandemi Covid-19”, yang ditulis oleh Mahela Safrina, NIM. 12401173418, Fakultas Ekonomi dan Bisnis Islam, Jurusan Perbankan Syariah, Universitas Islam Negeri Sayyid Ali Rahmatullah Tulungagung, dengan pembimbing Ahmad Supriyadi, M.Pd.I.

Penelitian ini dilatarbelakangi oleh akibat munculnya pandemi Covid-19 pada tahun 2020 membuat UMKM di Indonesia terkena imbasnya. Bank Syariah Indonesia turut berkontribusi dalam program pemerintah yaitu Pemulihan Ekonomi Nasional. Selain mendorong pemulihan ekonomi melalui penyaluran pembiayaan, Bank Syariah Indonesia melakukan restukturisasi pembiayaan untuk meringankan beban nasabah di masa pandemi Covid-19.

Fokus penelitian ini adalah (1) Bagaimana Peran Bank Syariah Indonesia dalam Mendorong Pemulihan Ekonomi UMKM Pasca Pandemi Covid-19?, (2) Program apa saja yang dilakukan oleh Bank Syariah Indonesia dalam Mendorong Pemulihan Ekonomi UMKM Pasca Pandemi Covid-19?.

Penelitian ini menggunakan pendekatan kualitatif jenis penelitian deskriptif. Data yang digunakan adalah data primer, yang diperoleh langsung dari informan saat di lapangan dengan observasi, wawancara dan dokumentasi, serta data sekunder dari beberapa dokumen. Teknik analisis data, peneliti menggunakan reduksi data, penyajian data, dan penarikan kesimpulan.

Hasil penelitian menunjukkan bahwa, (1) Bank Syariah Indonesia KK Tulungagung Trade Center berperan dalam mendorong pemulihan ekonomi UMKM di masa pandemi Covid-19 dengan segala usaha serta program-programnya, (2) Ada tiga program Bank Syariah Indonesia KK Tulungagung Trade Center, yaitu menyalurkan subsidi margin dari pemerintah, memberikan pembiayaan KUR bagi UMKM dan juga memberikan restrukturisasi.

Kata Kunci : Peran, Bank Syariah, Pemulihan Ekonomi, UMKM, Covid-19.

ABSTRACT

Thesis entitled "The Role of Islamic Banking in Encouraging MSME Economic Recovery After the Covid-19 Pandemic", written by Mahela Safrina, NIM. 12401173418, Faculty of Islamic Economics and Business, Department of Sharia Banking, State Islamic University Sayyid Ali Rahmatullah Tulungagung, with Ahmad Supriyadi, M.Pd.I as supervisor.

This research was motivated by the impact of the emergence of the Covid-19 pandemic in 2020 which affected MSMEs in Indonesia. Bank Syariah Indonesia also contributes to the government's program, namely National Economic Recovery. Apart from encouraging economic recovery through distribution of financing, Bank Syariah Indonesia carried out financing restructuring to ease the burden on customers during the Covid-19 pandemic.

The focus of this research is (1) What is the Role of Indonesian Sharia Banks in Encouraging MSME Economic Recovery After the Covid-19 Pandemic?, (2) What programs are carried out by Indonesian Sharia Banks in Encouraging MSME Economic Recovery After the Covid-19 Pandemic?

This research uses a qualitative approach to the type of descriptive research. The data used are primary data, obtained directly from informants while in the field by observation, interviews and documentation, as well as secondary data from several documents. Data analysis techniques, researchers used data reduction, data presentation, and drawing conclusions.

The results showed that, (1) Bank Syariah Indonesia KK Tulungagung Trade Center played a role in encouraging the economic recovery of MSMEs during the Covid-19 pandemic with all its efforts and programs, (2) There were three Bank Syariah programs KK Tulungagung Trade Center, namely distributing margin subsidies from the government, providing KUR financing for MSMEs and also providing restructuring.

Keywords: Role, Islamic Bank, Economic Recovery, MSMEs, Covid-19.