

Abstrak

PSAK 71 merupakan standar akuntansi yang efektif mulai berlaku di Indonesia sejak tahun 2020. Pada tahun tersebut terjadi pandemi Covid-19 yang menyebabkan perekonomian di Indonesia tidak stabil, bahkan di sektor perbankan. Penelitian ini bertujuan untuk mengetahui efek dari penerapan PSAK 71 pada PT BPR Rap Ganda selama masa pandemi Covid-19. Berdasarkan penelitian sebelumnya, penerapan PSAK 71 dapat menyebabkan turunnya profitabilitas perusahaan karena Cadangan Kerugian Penurunan Nilai dibentuk berbasis *expected credit loss* (ECL). Metode analisis yang digunakan adalah analisis kualitatif. Hasil penelitian menunjukkan PT BPR Rap Ganda tidak menerapkan PSAK 71 dikarenakan standar akuntansi tersebut tidak sesuai dengan kegiatan bisnis BPR yang terbatas. Lebih lanjut, pemerintah menerapkan berbagai kebijakan selama pandemi Covid-19 dengan tujuan membantu perusahaan dalam menjaga kualitas keuangan sehingga sektor perekonomian kembali stabil. PT BPR Rap Ganda harus lebih memperhatikan kualitas kredit perusahaan agar terhindar dari meningkatnya nilai kredit bermasalah akibat debitur yang terdampak pandemi Covid-19 kesulitan membayar angsuran.

Kata kunci: Bank Perkreditan Rakyat, akuntansi kredit, Covid-19, PSAK 71, restrukturisasi kredit

Abstract

PSAK 71 is an accounting standard that has been effective in Indonesia since 2020. In that year, the Covid-19 pandemic occurred which caused the economy in Indonesia to be unstable, even in the banking sector. This study aims to determine the effect of the application of PSAK 71 on PT BPR Rap Ganda during the Covid-19 pandemic. Based on previous research, the implementation of PSAK 71 can cause a decrease in company profitability because the allowance for impairment losses is formed based on expected credit loss (ECL). The analytical method used is qualitative analysis. The results showed that PT BPR Rap Ganda did not apply PSAK 71 because the accounting standard was not in accordance with the limited business activities of BPR. Furthermore, the government implemented various policies during the Covid-19 pandemic with the aim of helping companies maintain financial quality so that the economic sector returned to stability. PT BPR Rap Ganda must pay more attention to the quality of the company's credit in order to avoid an increase in the value of non-performing loans due to debtors affected by the Covid-19 pandemic having difficulty paying installments.

Keyword: Rural Banks, credit accounting, Covid-19, PSAK 71, credit restructuring