

SISTEM PENDUKUNG KEPUTUSAN PEMBERIAN KREDIT BRI KCP TANJUNG KARANG LAMPUNG DENGAN METODE SAW

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ABSTRAK

Analisis kredit merupakan penilaian terhadap suatu permohonan kredit (baik permohonan kredit baru, perpanjangan/pembaharuan, maupun restrukturisasi) layak atau tidak untuk disalurkan kepada Debitur. Prinsip penilaian kredit yang menjadi standar minimal yang lazim digunakan dikalangan perbankan yaitu dengan analisis The Five C's of Credit (5C) yaitu: Watak (Character), kemampuan (Capacity), modal (Capital), Penilaian terhadap agunan (Collateral), dan prospek usaha nasabah debitur (Condition of Economy). Dalam menganalisis setiap permohonan kredit, kemungkinan kredit tersebut bermasalah pasti ada. Hanya saja dalam hal ini, bagaimana meminimalkan risiko tersebut seminimal mungkin. Dengan alasan di atas, penulis mengadakan penelitian yang dilakukan di PT. Bank BRI KCP Tanjung Karang cabang Lampung, dengan menggunakan metode analisis data kualitatif yakni menganalisis data didasarkan atas kualitas data selanjutnya dituangkan dalam bentuk deskriptif. Berdasarkan hasil penelitian diketahui bahwa Penggunaan The Five C's of Credit (5C) dalam setiap permohonan kredit merupakan hal yang mutlak dan harus dilakukan untuk menentukan keputusan diterima atau ditolaknya suatu kredit. Di PT. Bank BRI KCP Tanjung Karang cabang Lampung penilaian terhadap permohonan kredit dimulai dengan meneliti proposal dan berkas permohonan kredit dari calon debitur, kemudian dilakukan penyelidikan terhadap berkas pinjaman. Selanjutnya dilakukan penilaian kelayakan kredit yang menggunakan analisis The Five C's of Credit (5C). Sebelum diputuskannya permohonan kredit diterima atau tidak, setelah penilaian kelayakan kredit, debitur akan melalui tahap wawancara pertama, peninjauan ke lokasi, hingga wawancara kedua. Setelah itu baru diputuskan permohonan kredit tersebut diterima atau tidak.

Kata Kunci : Analisa Kredit, The Five C's Of Credit, Permohonan Kredit, Kredit Bank, Kredit

CREDIT DECISION SUPPORT SYSTEM BRI KCP TANJUNG KARANG USING SAW METHOD

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ABSTRACT

Credit analysis is an assessment of a credit application (whether a new loan application, extension or renewal, and restructuring) that may be feasible or not to be distributed to the Debtor. Principles of credit rating which become the minimum standard that commonly used among banks is the analysis of The Five C's of Credit (5C), namely: Character (Character), Capability (Capacity), Assessment of capital (Capital), Assessment of the collateral (Collateral), and Prospects of Debtor business (Condition of Economy). In analyzing each loan application, it is likely that some credit problems may occur there. Only in this case, how to minimize those risks to a minimum. Based on those reasons, the writer conducted a study in PT. Bank BRI KCP Tanjung Karang branch of Lampung, using the qualitative data analysis methods to analyze the data based on the quality of data in the form of descriptive. Based on the survey, the results revealed that the use of The Five C's of Credit (5C) in any credit application is an absolute must and should be performed to determine the decision whether the loan is received or refused. In PT. Bank BRI KCP Tanjung Karang branch of Lampung, assessment of the credit application begins by examining the proposal and file a credit application from a prospective debtor and then conducted an investigation to the loan file. Next, an assessment of credit worthiness using the analysis of The Five C's of Credit (5C). Before deciding whether a credit application may be accepted or not, after an assessment of credit worthiness, the debtor will go through stages of the first interview, a review of the site, until the second interview. After that, the bank will decide that the application is accepted or not.

Keyword : Analisa Kredit, The Five C's Of Credit, Permohonan Kredit, Kredit Bank, Kredit