

## **ABSTRACT**

### **APPLICATION OF THE 5C PRINCIPLE IN MICROFINANCE PRODUCTS AT PT. BANK SYARIAH INDONESIA KCP TASIKMALAYA AHMAD YANI**

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*The purpose of this study was to determine the application of the 5C principle in Microfinancing at PT Bank Syariah Indonesia KCP Tasikmalaya Ahmad Yani. The type of research used in research is descriptive qualitative. This type of descriptive qualitative research is a research method that utilizes qualitative data and is described descriptively. The data collection technique is to use primary data, which is based on extracting data from employees and using secondary data, namely from documents in the form of brochures related to microfinance. Based on the results of the study, it is known that Bank Syariah Indonesia analyzes financing applications using the prudential principle, namely the 5C principle which includes Character, Capacity, Capital, Collateral, Condition of Economic. This is done to determine the feasibility of prospective debtors receiving financing facilities. The existence of prospective debtors who are dishonest in the interview process and falsification of collateral documents is a challenge for the Bank which is resolved by digging up as much information as possible about the history of prospective debtors and examining more deeply the goods used as collateral.*

*Keywords: Islamic banks, microfinance, 5C analysis*