

ABSTRAK

ANALISIS STUDI KELAYAKAN PEMBERIAN KREDIT KONSUMER PADA PT. BPR ARTHA GALUNGGUNG PERSERODA KANTOR PUSAT OPERASIONAL TASIKMALAYA

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Tujuan penelitian ini untuk mengetahui penilaian prinsip 5C pada pengambilan keputusan kredit konsumen di PT. BPR Artha Galunggung Perseroda. Pendekatan penelitian digunakan menggunakan pendekatan kualitatif dengan metode deskriptif, teknik wawancara mendalam dan observasi partisipan. Teknik pengumpulan data yang digunakan adalah data primer dan sekunder. Data sekunder diambil website resmi PT. BPR Artha Galunggung Perseroda. Sedangkan data primer diambil dari wawancara dengan karyawan bank. Penilaian pemberian kredit merupakan hal terpenting dalam pengambilan keputusan, karena apabila terjadi kesalahan dalam penilaian kredit tersebut maka menimbulkan risiko yaitu kredit macet. Sehingga sebelum bank memberikan kredit kepada calon debitur harus lebih teliti menilai calon debitur melalui prinsip-prinsip yang dikenal prinsip 5C yaitu *character, capacity, capital, condition of economy, collateral*

Kata Kunci Prinsip 5C, Kredit Konsumer, Bank Galunggung

ABSTRACT

FEASIBILITY STUDY ANALYSIS OF CONSUMER CREDIT PROVIDING ON PT. BPR ARTHA GALUNGGUNG PERSERODA KANTOR PUSAT OPERASIONAL TASIKMALAYA

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The purpose of this research is to determine the assessment of the 5C principles in consumer credit decision making at PT. BPR Artha Galunggung Perseroda. The research approach used was a qualitative approach with descriptive methods, in-depth interview techniques and participant observation. The data collection techniques used were primary and secondary data. Secondary data was taken from the official website of PT. BPR Artha Galunggung Perseroda. Meanwhile, primary data was taken from interviews with bank employees. Credit assessment is the most important thing in decision making, because if an error occurs in the credit assessment, it creates a risk, namely bad credit. So before banks provide credit to prospective debtors, they must more carefully assess prospective debtors using the principles known as the 5C principles, namely character, capacity, capital, condition of economy, collateral.

Keywords 5C Principles, Consumer Credit, Bank Galunggung