

ABSTRACT

THE ROLE OF ACCOUNT OFFICER IN SUPPRESSION PROBLEM CREDIT IN PD. BPR ARTHA SUKAPURA HEAD OFFICE

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This research aims to find out the process of the account officer's work system in suppressing problem loans, to find out the analysis process in credit applications carried out by Account Officers at PD. BPR Artha Sukapura Head Office, and the Role of Account Officers in suppressing problem loans in PD. BPR Artha Sukapura Head Office. This research uses a qualitative approach with descriptive research type. using interview data collection techniques and direct observation. The results of this research can be concluded that: 1) The Account Officer work system process is to take care of all credit application processes from customers, starting from the process of completing administrative documents, credit analysis, making proposals that will be submitted to the head of credit for the decision whether the credit is accepted or not, the realization process funding, to the monitoring and supervision stage of the running of the customer's business and the installment payment process. 2) Analysis of credit applications carried out by the Account Officer at PD. BPR Artha Sukapura Head Office in credit applications refers to the 5C analysis, namely character, capacity, capital, condition, collateral. 3) The role of the Account Officer in suppressing problem loans in PD. BPR Artha Sukapura Head Office is the Account Officer monitoring and monitoring customer business developments. Account Officers also regularly visit customers to see firsthand the condition of the business being run.

Keywords : Account officer work system, Emphasis on non-performing loans, Credit analysis, Qualitative research, Descriptive method, Interview, Direct observation, 5C (Character, Capacity, Capital, Condition, Collateral), Monitoring customer business, Customer visits

ABSTRAK

PERAN *ACCOUNT OFFICER* DALAM MENEKAN KREDIT BERMASALAH DI PD. BPR ARTHA SUKAPURA KANTOR PUSAT TASIKMALAYA

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Penelitian ini bertujuan untuk mengetahui proses sistem kerja *account officer* dalam menekan kredit bermasalah, Mengetahui proses Analisis dalam permohonan kredit yang dilakukan *Account Officer* di PD. BPR Artha Sukapura Kantor Pusat, dan Peran *Account Officer* dalam menekan kredit bermasalah di PD. BPR Artha Sukapura Kantor Pusat Penelitian ini menggunakan pendekatan kualitatif dengan jenis penelitian deskriptif. dengan teknik pengumpulan data wawancara dan observasi langsung. Hasil penelitian ini dapat disimpulkan bahwa: 1) Proses sistem kerja *Account Officer* adalah mengurus segala proses pengajuan kredit dari nasabah, dimulai dari proses perlengkapan dokumen administrasi, analisis kredit, pembuatan proposal yang akan diajukan kepada kabag kredit untuk keputusan kredit diterima atau tidak, proses realisasi pendanaan, hingga tahap pemantauan dan pengawasan terhadap jalannya usaha nasabah dan proses pembayaran angsuran. 2) Analisis dalam permohonan kredit yang dilakukan *Account Officer* di PD. BPR Artha Sukapura Kantor Pusat pada permohonan kredit yaitu mengacu kepada analisis 5C, yakni *character, capacity, capital, condition, collateral*. 3) Peran *Account Officer* dalam menekan kredit bermasalah di PD. BPR Artha Sukapura Kantor Pusat adalah *Account Officer* memantau dan memonitor perkembangan usaha dari nasabah. *Account Officer* juga secara rutin melakukan kunjungan kepada nasabah untuk melihat langsung kondisi usaha yang dijalankan.

Kata kunci : Sistem kerja *Account Officer*,Penekanan kredit bermasalah,Analisis kredit,Penelitian kualitatif,Metode deskriptif,Wawancara,Observasi langsung,5C (Character, Capacity, Capital, Condition, Collateral),Pemantauan usaha nasabah,Kunjungan nasabah