

**ABSTRACT**

**APPLICATION OF THE 5C PRINCIPLE IN DISTRIBUTION OF  
COMMERCIAL CREDITS IN PT. BANK WOORI SAUDARA 1906, Tbk.  
OFFICE OF TASIKMALAYA BRANCH**

**By:**  
**SEKAR RIZKY BERLIANA**  
**173404066**

**Guidance:**  
**Dedeh Sri Sudaryanti**  
**Agi Rosyadi**

*This final project aims to find out the application of the 5C principle in the distribution of consumer credit to PT. Bank Woori Brothers 1906, Tbk. Tasikmalaya Branch Office. The author uses the Participant observer method or in front of the interview and literature study in his research at PT. Bank Woori Brothers 1906, Tbk. Tasikmalaya Branch Office. Sources of data obtained from interviews, and place or location, documents or archives. Application of the 5C principles (Character, Capacity, Capital, Collateral and Condition of Economy) at PT. bank Woori Brothers 1906, Tbk. The Tasikmalaya Branch Office complies with the existing 5C principle. Principle 5C has a role to prevent or minimize the occurrence of bad credit that will occur to the bank. In order to avoid bad credit, the bank must be able to maximize in applying the 5C principle and must be more careful / careful in choosing prospective customers in order to minimize the occurrence of bad loans that are not desired by the bank..*

*Keywords: Character, Capacity, Capital, Collateral and Condition Of Economy*

## **ABSTRAK**

### **PENERAPAN PRINSIP 5C DALAM PENYALURAN KREDIT KONSUMER PADA PT. BANK WOORI SAUDARA 1906, Tbk. KANTOR CABANG TASIKMALAYA**

**Oleh:**  
**SEKAR RIZKY BERLIANA**  
**173404066**

**Pembimbing:**  
**Dedeh Sri Sudaryanti**  
**Agi Rosyadi**

Tugas akhir ini bertujuan untuk mengetahui penerapan prinsip 5C dalam penyaluran kredit konsumen pada PT. Bank Woori Saudara 1906, Tbk. Kantor Cabang Tasikmalaya. Penulis menggunakan metode *Participant observer* atau *in depth interview* dan studi pustaka dalam penelitiannya di PT. Bank Woori Saudara 1906, Tbk. Kantor Cabang Tasikmalaya. Sumber data diperoleh dari wawancara, dan tempat atau lokasi, dokumen atau arsip. Penerapan prinsip 5C (*Character, Capacity, Capital, Collateral* dan *Condition Of Economy*) pada PT. bank Woori Saudara 1906, Tbk. Kantor Cabang Tasikmalaya sesuai dengan prinsip 5C yang ada. Prinsip 5C memiliki peranan untuk mencegah atau meminimalisir terjadinya kredit macet yang akan terjadi kepada pihak bank. Agar tidak terjadi kredit macet pihak bank harus dapat lebih memaksimalkan dalam menerapkan prinsip 5C dan harus lebih hati-hati/teliti dalam memilih calon nasabah agar dapat meminimalisir terjadinya kredit macet yang tidak diinginkan oleh pihak bank.

Kata Kunci : *Character, Capacity, Capital, Collateral* dan *Condition Of Economy*