

## **ABSTRACT**

### **APPLICATION OF PRUDENTIAL BANKING PRINCIPLES AS AN ANALYSIS INDICATOR IN PROVIDING CREDIT AT THE HEAD OFFICE OF PD BPR ARTHA GALUNGGUNG TASIKMALAYA**

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*This study's goal was to ascertain how prudential banking principles were used as an analytical indicator while issuing credit at the PD BPR Artha Galunggung Tasikmalaya Central Office. In-depth interviews, participant-observer studies, and literature analysis were used in this study's qualitative descriptive methodology. Prudent banking is used as a preventative measure before issue loans arise. The 5C, 5P, 6A, and 3R principles, which are Character, Capacity, Collateral, Condition, and Completeness of Documents/Legality Assessed Using Credit Risk Scoring, are combined in the prudential banking analysis indicators utilized by PD BPR Artha Galunggung (CRS). The application of prudential banking rules faces two obstacles: internal challenges posed by collateral and external challenges posed by the legitimacy, capacity, and completeness of documents. The way these problems are solved depends on where the problems came from (internal and external). According to the research's findings, potential debtors must be treated with empathy, and debtors who have already been offered credit must have their financial situation evaluated.*

*Keywords: Application, Prudential Banking, Credit, Rural Banks*

## ABSTRAK

### **PENERAPAN PRINSIP *PRUDENTIAL BANKING* SEBAGAI INDIKATOR ANALISIS DALAM PEMBERIAN KREDIT PADA KANTOR PUSAT PD BPR ARTHA GALUNGGUNG TASIKMALAYA**

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Tujuan penelitian ini untuk mengetahui penerapan prinsip *prudential banking* sebagai indikator analisis dalam pemberian kredit pada Kantor Pusat PD BPR Artha Galunggung Tasikmalaya. Penelitian ini menggunakan metode deskriptif kualitatif dengan teknik pengambilan data wawancara mendalam, observasi langsung, dan studi kepustakaan. Penerapan *prudential banking* sebagai upaya *preventif* sebelum terjadinya kredit bermasalah. Indikator analisis *prudential banking* yang digunakan PD BPR Artha Galunggung mengkombinasikan prinsip 5C, 5P, 6A, dan 3R, meliputi *Character, Capacity, Collateral, Condition*, dan kelengkapan dokumen/legalitas yang dinilai menggunakan *Credit Risk Scoring (CRS)*. Penerapan prinsip *prudential banking* terdapat dua hambatan yang terdiri dari hambatan internal yaitu dalam *collateral* dan hambatan eksternal meliputi *character, capacity*, dan kelengkapan dokumen/legalitas. Solusi dari hambatan tersebut disesuaikan dengan sumber hambatan (internal dan eksternal). Dari hasil penelitian, penulis menyarankan pada penerapan prinsip *prudential banking* harus melakukan pendekatan emosional kepada calon debitur dan melakukan evaluasi pada keuangan debitur yang telah diberikan kredit.

Kata kunci : Penerapan, *Prudential Banking*, Kredit, Bank Perkreditan Rakyat