ABSTRAK

PENERAPAN PRINSIP 5C DALAM MEMBERIKAN PRODUK PINJAMAN KREDIT PADA PT BANK RAKYAT INDONESIA (PERSERO) TBK KANTOR CABANG TANJUNG KARANG

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Bank adalah Badan usaha yang menghimpun dana dari masyarakat dalam bentuk simpanan dan menyalurkannya kepada masyarakat dalam bentuk kredit dan atau bentuk - bentuk lainnya dalam rangka meningkatkan taraf hidup rakyat banyak. Bank Rakyat Indonesia Cabang Tanjung Karang adalah salah satu Bank yang kegiatan usahanya mengumpulkan dana dan menyalurkannya kembali kepada masyarakat dalam bentuk kredit.

Penelitian ini bertujuan untuk mengetahui dan menganalisis penerapan prinsip 5C (Character, Capacity, Capital, Collateral, dan Condition of Economy) dalam proses pemberian kredit pada PT Bank Rakyat Indonesia (Persero) Tbk Kantor Cabang Tanjung Karang. Metode yang digunakan adalah deskriptif kualitatif dengan teknik pengumpulan data melalui observasi, wawancara, dan dokumentasi. Hasil penelitian menunjukkan bahwa penerapan prinsip 5C dilakukan untuk menilai kelayakan calon debitur guna meminimalkan risiko kredit bermasalah. Aspek Character dinilai melalui wawancara, survei lapangan, dan BI Checking/SLIK, aspek Capacity dilihat dari kemampuan usaha dan pendapatan debitur, serta aspek Collateral digunakan sebagai jaminan apabila terjadi gagal bayar.

Namun dalam praktiknya, tidak semua unsur 5C diterapkan secara optimal, khususnya pada aspek Capital dan Condition of Economy yang kurang menjadi pertimbangan utama. Hal ini dikarenakan pihak bank lebih menekankan pada karakter dan kemampuan debitur dalam membayar kewajiban kredit. Meskipun demikian, masih ditemukan adanya kredit bermasalah yang disebabkan oleh ketidakstabilan ekonomi dan kemampuan pembayaran debitur. Oleh karena itu, diperlukan penerapan prinsip 5C yang lebih konsisten dan menyeluruh agar dapat meningkatkan kualitas kredit serta meminimalkan risiko kredit macet.

Kata Kunci : Prinsip 5C, Kredit, Analisis Kredit, Risiko Kredit, Bank BRI

ABSTRACT

APPLICATION OF THE 5C PRINCIPLES IN PROVIDING LOAN PRODUCTS AT PT BANK RAKYAT INDONESIA (PERSERO) TBK TANJUNG KARANG BRANCH OFFICE

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A bank is a business entity that collects funds from the public in the form of deposits and distributes them to the public in the form of credit and/or other forms in order to improve the standard of living of the people. Bank Rakyat Indonesia Tanjung Karang Branch is one of the banks whose business activities involve collecting funds and distributing them back to the public in the form of credit.

This study aims to determine and analyze the application of the 5C principles (Character, Capacity, Capital, Collateral, and Condition of Economy) in the credit granting process at PT Bank Rakyat Indonesia (Persero) Tbk Tanjung Karang Branch Office. The method used was descriptive qualitative, with data collection techniques through observation, interviews, and documentation. The results of the study indicate that the 5C principle was applied to assess the eligibility of prospective borrowers to minimize the risk of non-performing loans. Character aspects were assessed through interviews, field surveys, and BI Checking/SLIK; Capacity aspects were assessed based on the borrower's business capabilities and income; and Collateral was used as collateral in the event of default.

However, in practice, not all elements of the 5C principle were optimally implemented, particularly Capital and Economic Condition, which were less frequently considered. This was because banks placed greater emphasis on the borrower's character and ability to repay credit obligations. Despite this, non-performing loans were still found due to economic instability and the borrower's ability to repay. Therefore, a more consistent and comprehensive application of the 5C principle was needed to improve credit quality and minimize the risk of non-performing loans.

Keywords: 5C Principle, Credit, Credit Analysis, Credit Risk, Bank BR1