

ABSTRAK

RIRIN. 2022. ANALISIS MANAJEMEN KREDIT KEPEMILIKAN RUMAH TERHADAP PENURUNAN KREDIT BERMASALAH pada PT Bank BRI Kecamatan MASAMBA. Dibimbing oleh:Buyung Romadhani, Abdul Salam HB.

Penelitian ini bertujuan untuk mengetahui manajemen kredit pemilikan rumah untuk meminimalisir kredit macet pada PT Bank BRI Tbk Cabang Masamba Metode penelitian yang digunakan dalam penelitian ini adalah metode analisis deskriptif dengan pendekatan kualitatif. Teknik pengumpulan data menggunakan teknik wawancara dan observasi. Setelah data dikumpulkan kemudian disusun secara sistematis yakni: jenis debitur, jenis kredit, jangka waktu kredit, persyaratan umum kredit, manajemen kredit dalam hal ini pengendalian kredit menggunakan prinsip 5C (Character, Capacity, Capital, Collateral, Condition), keputusan kredit dan akad kredit.

Setelah data disusun secara sistematis lalu ditarik kesimpulan. Hasil penelitian yang diperoleh yakni tipe debitur pada Bank BRI terdiri dari 2(dua) yakni BRI reguler dan BRI prioritas. Manajemen kredit tahun 2021 pada Bank BRI Kecamatan MASAMBA dalam hal pengendalian kredit masih kurang efektif dilihat dari hasil pengukuran NPL tahun 2021 mengalami peningkatan menjadi 3,08% dibandingkan pada tahun 2019 sebesar 2,80%. Peningkatan NPL tersebut didominasi karena debitur mengalami bencana seperti banjir. Meskipun demikian, tingkat kesehatan Bank BRI Cabang Masamba masih pada ambang batas termasuk bank yang sehat, sesuai ketentuan Bank Indonesia tidak lebih dari 5%.

Kata Kunci: Kredit Kepemilikan Rumah, Kredit Bermasalah

ABSTRACT

RIRIN. 2022. ANALYSIS OF HOUSE OWNERSHIP LOAN MANAGEMENT TOWARDS REDUCTION OF PROBLEM LOANS at PT Bank BRI, MASAMBA District. Supervised by: Buyung Romadhani, Abdul Salam HB.

This study aims to determine the management of mortgage loans to minimize bad loans at PT Bank BRI Tbk Masamba Branch. The research method used in this research is descriptive analysis method with a qualitative approach. Data collection techniques using interview and observation techniques. After the data is collected, it is arranged systematically, namely: type of debtor, type of credit, credit period, general credit requirements, credit management in this case credit control using the 5C principle (Character, Capacity, Capital, Collateral, Condition), credit decisions and credit contracts.

After the data is arranged systematically then conclusions are drawn. The results of the research obtained are that the type of debtor at BRI Bank consists of 2 (two) namely regular BRI and priority BRI. Credit management in 2021 at Bank BRI Sub-district MASAMBA in terms of credit control is still less effective as seen from the results of the measurement of NPL in 2021, which has increased to 3.08% compared to 2.80% in 2019. The increase in NPL is dominated by debtors experiencing disasters such as floods. However, the level of soundness of Bank BRI in Masamba Branch is still at the threshold including a healthy bank, according to Bank Indonesia regulations, not more than 5%.

Keywords: Home Ownership Loans, Non-performing Loans