

Sistem pengendalian kredit Usaha Kecil Menengah (UKM) : studi kasus pada Bank X = Credit control system fo small medium enterprise (SME) : a case study on Bank X

Annisa Dwi Putri, author

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Abstrak

Penelitian ini menganalisis mengenai penerapan pengendalian Kredit Usaha Kecil Menengah (UKM) pada Bank X, sebuah bank swasta nasional yang berkomitmen untuk terus mendukung program Pemerintah Indonesia dalam pemberdayaan Usaha Kecil Menengah (UKM). Penelitian ini adalah penelitian kualitatif dengan desain deskriptif. Tujuan penelitian ini untuk menjelaskan bagaimana Bank X mengendalikan pertumbuhan angka kredit macet (Non Performing Loan) disaat pertumbuhan portofolio terus bertambah. Bank X telah melakukan sistem pengendalian kredit baik sebelum ataupun sesudah pemberian kredit yakni dengan adanya kebijakan pemberian kredit yang jelas, pemberian tugas dan tanggung jawab yang jelas pada pihak-pihak yang berhubungan dengan pemberian kredit UKM serta adanya prosedur pemberian kredit dan pengawasan kredit setelah diberikan.

Dalam penelitian didapatkan bahwa peningkatan jumlah portofolio diikuti dengan peningkatan jumlah kredit macet. Bank X perlu meningkatkan sistem pengendalian kredit UKM karena nilai Non Performing Loan yang terus naik akan menyebabkan ancaman bagi Bank X pada masa yang akan datang. Telah dilakukan berbagai strategi untuk mengantisipasi kenaikan nilai Non Performing Loan yakni dengan mengubah Account Officer menjadi Marketing Officer dan Credit Officer serta dilakukannya penyederhanaan proposal kredit sehingga diharapkan pemberian kredit menjadi lebih terkendali dan Non Performing Loan dapat berkurang.

.....This research analyzes the application of Small Medium Enterprise (SME) credit control in Bank X, a private national bank that commits itself to keep supporting Indonesian Government program in empowering Small Medium Enterprise. This is a qualitative research with a descriptive design. The purpose of this research is to explain how Bank X control the growth of Non Performing Loan in the times of growing portfolio. Bank X has conducted credit control system either before or after release of loan, namely by applying clear-cut policy of loan release, assigning clear-cut tasks and responsibilities to those who might be involved in the UKM loan release, and also applying loan release procedure and supervision.

From the research, it can be seen that the increase of the number of portfolios is followed by the the increase of non-performing loans. X bank needs to improve the UKM credit control system because the continuous increase of non-performing loans might threaten the bank in the future. Some strategies have been conducted to anticipate the increase of non-performing loans, namely by changing account officer into marketing officer and credit officer, and also by simplifing credit proposal, in hope to take better control of loan release and to reduce the number of non-performing loans.