

**ANALISIS PROSES PENGAMBILAN KEPUTUSAN
KOMITE KREDIT DALAM MENENTUKAN
KELAYAKAN PENCAIRAN KREDIT DI
PT BPR SOLIDER PANCUR BATU**

ABSTRAK

Pengambilan keputusan kredit merupakan proses penting dalam kegiatan perbankan karena berkaitan langsung dengan risiko kredit, sehingga harus dilakukan secara sistematis dan berdasarkan prinsip kehati-hatian. Penelitian ini menggunakan pendekatan kualitatif deskriptif. Pengumpulan data dilakukan melalui wawancara, observasi, dan dokumentasi dengan informan yang terdiri dari Pimpinan Cabang, Kepala Seksi Kredit, Kepala Seksi Operasional, serta dua orang Account Officer (AO). Analisis data dilakukan melalui tahapan reduksi data, penyajian data, dan penarikan kesimpulan, dengan keabsahan data diuji melalui triangulasi. Hasil penelitian menunjukkan bahwa proses pengambilan keputusan Komite Kredit di PT BPR Solider Pancur Batu dilaksanakan melalui sembilan prosedur, mulai dari pengajuan permohonan kredit hingga pencairan kredit. Penilaian kelayakan kredit didasarkan pada prinsip 5C (*Character, Capacity, Capital, Collateral, dan Condition*), dengan *Character* dan *Capacity* sebagai faktor yang paling dominan dalam menentukan kelayakan pencairan kredit, sedangkan faktor lainnya berfungsi sebagai pendukung. Keputusan kredit diambil secara kolektif melalui rapat Komite Kredit dan dituangkan dalam Nota Keputusan Komite Kredit (NKKK). Berdasarkan hasil wawancara menunjukkan bahwa proses pengambilan keputusan Komite Kredit di PT BPR Solider Pancur Batu telah dilaksanakan secara sistematis, terstruktur, dan sesuai dengan prosedur yang berlaku, sehingga mendukung pengambilan keputusan kredit yang objektif dan dapat dipertanggungjawabkan.

Kata Kunci: Pengambilan Keputusan, Komite Kredit, Kelayakan Kredit, Prinsip 5C, Bank Perkreditan Rakyat.

***ANALYSIS OF THE CREDIT COMMITTEE'S DECISION
MAKING PROCESS IN DETERMINING CREDIT
DISBURSEMENT ELIGIBILITY AT
PT BPR SOLIDER PANCUR BATU***

ABSTRACT

Credit decision-making is a crucial process in banking activities as it is directly related to credit risk; therefore, it must be conducted systematically and in accordance with the principle of prudence. This study employs a descriptive qualitative approach. Data were collected through interviews, observation, and documentation, involving informants consisting of the Branch Manager, Head of Credit Section, Head of Operational Section, and two Account Officers (AOs). Data analysis was carried out through the stages of data reduction, data presentation, and conclusion drawing, while data validity was ensured through triangulation. The results indicate that the credit committee's decision-making process at PT BPR Solider Pancur Batu is implemented through nine procedures, ranging from credit application submission to credit disbursement. Credit eligibility assessment is based on the 5C principles (Character, Capacity, Capital, Collateral, and Condition). Credit decisions are made collectively through credit committee meetings and documented in the Credit Committee Decision Note (NKKK). Based on the interview results, the credit committee's decision-making process at PT BPR Solider Pancur Batu has been carried out in a systematic, structured, and procedurally compliant manner, thereby supporting objective and accountable credit decision-making.

Keywords: Decision Making, Credit Committee, Credit Eligibility, 5C Principle, Rural Bank.