

ANALISIS PROSEDUR DAN KENDALA PEMBERIAN KREDIT USAHA KECIL MENENGAH DI PT BANK DANAMON

ABSTRAK

Usaha Kecil dan Menengah (UKM) memiliki peran penting dalam perekonomian Indonesia, namun masih menghadapi kendala dalam mengakses pembiayaan perbankan. Penelitian ini bertujuan untuk menganalisis prosedur serta kendala pemberian Kredit Usaha Kecil dan Menengah (UKM) di PT Bank Danamon Indonesia Tbk Cabang Medan. Penelitian ini menggunakan pendekatan kualitatif dengan metode studi empiris lapangan. Data diperoleh melalui wawancara, observasi, dan dokumentasi dengan informan yang terdiri dari pihak bank dan nasabah UKM. Analisis data dilakukan secara deskriptif kualitatif. Hasil penelitian menunjukkan bahwa prosedur pemberian kredit UKM di PT Bank Danamon Cabang Medan telah dilaksanakan secara sistematis sesuai dengan prinsip kehati-hatian perbankan. Namun, dalam pelaksanaannya masih terdapat kendala, baik dari sisi internal bank berupa lamanya proses analisis kredit, maupun dari sisi eksternal UKM seperti keterbatasan administrasi usaha, rendahnya literasi keuangan, dan keterbatasan jaminan. Untuk mengatasi kendala tersebut, bank melakukan pendampingan kepada nasabah melalui account officer serta meningkatkan komunikasi dalam proses pengajuan kredit.

Kata kunci: Kredit UKM, Prosedur Kredit, Kendala Kredit, Bank Danamon.

***ANALYSIS OF PROCEDURES AND CONSTRAINTS IN
PROVIDING SMALL AND MEDIUM ENTERPRISE
LOANS AT PT BANK DANAMON***

ABSTRACT

Small and Medium Enterprises (SMEs) play an important role in the Indonesian economy, but still face obstacles in accessing bank financing. This study aims to analyze the procedures and obstacles in granting Small and Medium Enterprise (SME) loans at PT Bank Danamon Indonesia Tbk Medan Branch. This study uses a qualitative approach with empirical field study methods. Data was obtained through interviews, observations, and documentation with informants consisting of bank officials and SME customers. Data analysis was conducted using qualitative descriptive methods. The results show that the procedures for granting SME loans at PT Bank Danamon Medan Branch have been implemented systematically in accordance with the principles of banking prudence. However, there are still obstacles in its implementation, both from the internal side of the bank in the form of a lengthy credit analysis process, and from the external side of SMEs, such as limited business administration, low financial literacy, and limited collateral. To overcome these obstacles, the bank provides assistance to customers through account officers and improves communication in the credit application process.

Keywords: SME Credit, Credit Procedures, Credit Obstacles, Bank Danamon