

# **ANALISIS PRINSIP 7C DALAM PENYALURAN KREDIT MESRA PADA BANK BJB KANTOR CABANG SOREANG**

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## **ABSTRAK**

Penelitian ini bertujuan untuk menganalisis pelaksanaan penyaluran Kredit Mesra pada Bank BJB Kantor Cabang Soreang dengan menggunakan pendekatan prinsip 7C, yang terdiri dari *Character, Capacity, Capital, Collateral, Condition, Coverage, dan Constraint*. Kredit Mesra merupakan fasilitas pinjaman tanpa agunan dengan bunga 0% yang ditujukan bagi pelaku usaha mikro *non-bankable*, khususnya masyarakat sekitar rumah ibadah. Metode penelitian yang digunakan adalah metode deskriptif dengan teknik pengumpulan data melalui observasi, wawancara, dan studi kepustakaan.

Hasil penelitian menunjukkan bahwa proses pemberian Kredit Mesra telah mengikuti prosedur operasional standar mulai dari pengajuan hingga pencairan dana. Namun, dalam penerapannya, ditemukan hambatan pada aspek *Character, Capacity, dan Constraint*, seperti keterbatasan informasi mengenai karakter calon debitur, lemahnya kemampuan analisis petugas, serta kurang optimalnya pengawasan pasca pencairan. Kendala tersebut berdampak pada peningkatan *Non Performing Loan (NPL)* meskipun prinsip 7C telah diterapkan.

Penelitian ini diharapkan dapat menjadi acuan bagi pihak bank dalam meningkatkan efektivitas analisis kredit serta mengoptimalkan penerapan prinsip 7C guna meminimalisir risiko gagal bayar di masa mendatang.

**Kata kunci:** Kredit Mesra, Bank BJB, Prinsip 7C, Kredit Bermasalah, Analisis Kredit

**ANALYSIS OF THE 7C PRINCIPLE IN THE DISTRIBUTION OF MESRA CREDIT  
AT BANK BJB SOREANG BRANCH OFFICE**

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**ABSTRACT**

*This study aims to analyze the implementation of the Mesra Credit distribution at Bank BJB Soreang Branch Office using the 7C principle approach, which includes Character, Capacity, Capital, Collateral, Condition, Coverage, and Constraint. Mesra Credit is a loan facility with 0% interest and no collateral, intended for micro-entrepreneurs who are not yet bankable, especially those around places of worship. The research method used is descriptive with data collection techniques through observation, interviews, and literature study.*

*The results show that the process of granting Mesra Credit has followed standard operational procedures from application to disbursement. However, in its implementation, there are obstacles in the aspects of Character, Capacity, and Constraint, such as limited information on the debtor's character, weak analytical skills of credit officers, and suboptimal post-disbursement monitoring. These issues have contributed to an increase in non-performing loans (NPL), despite the application of the 7C principles.*

*This study is expected to serve as a reference for the bank in improving the effectiveness of credit analysis and optimizing the implementation of the 7C principles to minimize the risk of default in the future.*

**Keywords:** *Mesra Credit, Bank BJB, 7C Principles, Non-Performing Loan, Credit Analysis*