

**PENERAPAN ANALISIS KREDIT GUNA BHAKTI (KGB)
DENGAN METODE 5C PADA BANK BJB KCP PANGALENGAN**

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ABSTRAK

Studi ini bertujuan untuk menganalisis prosedur pelaksanaan analisis kredit pada produk Kredit Guna Bhakti (KGB) di KCP Pangalengan. KGB merupakan produk pembiayaan konsumtif yang diperuntukkan bagi pegawai tetap, seperti PNS, ASN PPPK, maupun karyawan swasta dengan sistem pembayaran angsuran melalui pemotongan gaji (payroll).

Prosedur analisis kredit melibatkan serangkaian tahapan, antara lain pengajuan permohonan, verifikasi dokumen, wawancara, analisis prinsip 5C (Character, Capacity, Capital, Collateral, dan Condition), serta pengecekan riwayat kredit melalui Sistem Layanan Informasi Keuangan oleh OJK Metode yang digunakan dalam penelitian ini adalah metode deskriptif kualitatif dengan pendekatan studi kasus.

Hasil penelitian menunjukkan bahwa implementasi prosedur analisis kredit telah dilaksanakan sesuai ketentuan umum perbankan, namun masih terdapat kendala, seperti ketidaklengkapan dokumen nasabah. Oleh karena itu, diperlukan penguatan terhadap sistem administrasi, untuk mendukung proses evaluasi kredit secara lebih efektif dan efisien.

Kata kunci: Kredit Guna Bhakti, prosedur analisis kredit, prinsip 5C

IMPLEMENTATION OF KREDIT GUNA BHAKTI (KGB) CREDIT ANALYSIS

USING THE 5C METHOD AT BANK BJB PANGALENGAN SUB-BRANCH

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ABSTRACT

This study aims to analyze the procedure for implementing credit analysis on Credit Guna Bhakti (KGB) products at KCP Pangalengan. KGB is a consumptive financing product intended for permanent employees, such as civil servants, ASN PPPK, and private employees with an installment payment system through salary deductions (payroll).

The credit analysis procedure involves a series of stages, including application submission, document verification, interviews, 5C principle analysis (Character, Capacity, Capital, Collateral, and Condition), and checking credit history through the Financial Information Service System by OJK. The method used in this research is a qualitative descriptive method with a case study approach.

The results show that the implementation of credit analysis procedures has been carried out in accordance with general banking regulations, but there are still obstacles, such as incomplete customer documents. Therefore, it is necessary to strengthen the administrative system, to support the credit evaluation process more effectively and efficiently.

Keywords: Credit Guna Bhakti, credit analysis procedures, 5C principles