

ABSTRAK

Putri Maulidyawati, Analisis Kelayakan Nasabah Di Sektor Pariwisata Menggunakan 7C Dalam Pemberian Pembiayaan KUR (Kredit Usaha Rakyat) Di PT Bank Rakyat Indonesia (Persero) Tbk Kantor Cabang Pamekasan. Di bawah bimbingan Alexander Anggono, S.E., M.Si., Ph.D.

Tujuan penelitian ini adalah untuk mengetahui bagaimana analisis kelayakan nasabah di sektor pariwisata menggunakan 7C dalam pemberian pembiayaan KUR (Kredit Usaha Rakyat) di PTBank Rakyat Indonesia (Persero) Tbk Cabang Utama Pamekasan serta untuk mengetahui bagaimana kendala-kendala yang dihadapi dalam penerapan analisis kelayakan nasabah menggunakan 7C di sektor pariwisata dalam pemberian pembiayaan KURdi BRI Cabang Utama Pamekasan.

Penelitian ini menggunakan metode penelitian kualitatif deskriptif. Lokasi penelitian yakni di Jl. Jokotole No. 24, Desa Barurambat, Kecamatan Pamekasan, Kabupaten Pamekasan. Sumber data yang digunakan yakni data primer dengan teknik pengumpulan data melalui wawancara, observasi serta dokumentasi. Informan pada penelitian ini yakni Kepala Cabang serta *Account Officer* BRI Cabang Utama Pamekasan. Teknik analisis data yakni secara kualitatif dengan langkah-langkah diantaranya pengumpulan data, reduksi data, penyajian data serta kesimpulan sekaligus verifikasi data.

Kesimpulan pada penelitian ini yakni, sebelum pihak BRI cabang Utama Pamekasan memberikan pembiayaan, pihak Bank terlebih dahulu melakukan analisis kelayakan nasabah menggunakan 7C. Namun, dari analisis 7C tersebut BRI cabang Utama Pamekasan lebih menekankan prinsip *character, capacity, capital, collateral, condition of economy*, sementara *constraint* serta *coverage* hanyalah sebagai pelengkap. Alasan tidak diterapkannya analisis 7C karena menurut BRI Cabang Utama Pamekasan penerapan analisis 5C sebenarnya sudah berjalan dengan baik serta memenuhi standar SOP pemberian pembiayaan serta analisis 7C masih terlalu berat untuk diterapkan pada nasabah BRI cabang Utama Pamekasan.

Adapun kendala dalam penerapan analisis kelayakan nasabah di Sektor pariwisata menggunakan 7C dalam pemberian pembiayaan KUR berasal dari faktor internal yakni sumber daya manusia (SDM) di BRI cabang Utama Pamekasan belum cakap, kurang teliti serta peka dalam melakukan analisis kelayakan nasabah khususnya dari sisi *constraint* serta *coverage*. Sementara kendala dari faktor eksternalnya ialah berasal dari nasabah itu sendiri, terkadang ada nasabah yang cenderung melebih-lebihkan jawaban mereka pada saat wawancara, kadang nasabah masih kurang faham akan analisis kelayakan nasabah dari sisi *constraint* serta *coverage*.

ABSTRACT

Putri Maulidyawati, Feasibility Analysis of Customers in the Tourism Sector Using 7C in Providing KUR (People's Business Credit) Financing at PT Bank Rakyat Indonesia (Persero) Tbk Pamekasan Branch Office. Under the guidance of Alexander Anggono, S.E., M.Si., Ph.D.

The purpose of this study was to find out how the eligibility analysis of customers in the tourism sector uses 7C in providing KUR (People's Business Credit) financing at PT Bank Rakyat Indonesia (Persero) Tbk, Pamekasan Main Branch and to find out how the constraints are faced in implementing customer feasibility analysis using 7C in the tourism sector in providing KUR financing at BRI Pamekasan Main Branch.

This study uses a descriptive qualitative research method. The research location is on Jl. Jokotole No. 24, Barurambat Village, Pamekasan District, Pamekasan Regency. The data source used is primary data with data collection techniques through interviews, observation and documentation. The informants in this study were the Branch Heads and Account Officers of the BRI Pamekasan Main Branch. The data analysis technique is qualitative with steps including data collection, data reduction, data presentation and conclusions as well as data verification.

The conclusion of this study is that before the Pamekasan main branch of BRI provides financing, the Bank first conducts a customer feasibility analysis using 7C. However, from the 7C analysis, BRI's main Pamekasan branch emphasizes the principles of character, capacity, capital, collateral, conditions of economy, while constraints and coverage are only a complement. The reason for not implementing the 7C analysis is because according to BRI, the Pamekasan Main Branch, the implementation of the 5C analysis has actually been going well and meets the SOP standards for providing financing and the 7C analysis is still too heavy to apply to BRI customers, the Pamekasan Main branch.

The obstacles in implementing the customer feasibility analysis in the tourism sector using 7C in providing KUR financing come from internal factors, namely human resources (HR) at BRI's main Pamekasan branch are incompetent, less thorough and sensitive in conducting customer eligibility analysis, especially in terms of constraints and coverage. While the constraints from external factors come from the customers themselves, sometimes there are customers who tend to exaggerate their answers during interviews, sometimes customers still do not understand the feasibility analysis of customers in terms of constraints and coverage.