

ABSTRAK

Fadyah Azzarah Oktaviani, 2025: Analisis Penerapan Manajemen Risiko Kredit dalam Strategi Pemberian Kredit pada PT BPR Puridana Arthamas Kantor Kas Larangan Sidoarjo. Skripsi. Program Studi S1 Akuntansi, Fakultas Ekonomi dan Bisnis, Universitas Trunojoyo Madura. Dibawah bimbingan Dr. Nurul Kompyurini, S.E., M.Ak., Ak., CA.

Penelitian ini bertujuan untuk menganalisis penerapan manajemen risiko kredit dan strategi pemberian kredit dalam meminimalisir risiko kredit bermasalah pada PT BPR Puridana Arthamas Kantor Kas Larangan Sidoarjo. Metode penelitian yang digunakan adalah kualitatif deskriptif, dengan teknik pengumpulan data melalui wawancara, observasi, dan dokumentasi. Hasil penelitian menunjukkan bahwa penerapan manajemen risiko kredit di bank ini dilakukan secara aktif dan sistematis melalui pengecekan SLIK, survei lapangan, serta penerapan prinsip 5C dalam analisis kelayakan kredit. Direksi terlibat langsung dalam proses pengawasan dan pengambilan keputusan kredit. Kebijakan dan prosedur kredit disusun berdasarkan ketentuan OJK dan dinilai cukup memadai, termasuk dalam penetapan limit yang mempertimbangkan nilai jaminan dan kemampuan bayar debitur. Pemantauan kredit dilakukan secara berkala melalui kunjungan langsung dan sistem informasi internal. Untuk mengatasi kredit bermasalah, bank menerapkan strategi bertahap mulai dari pemberian toleransi, pengingat melalui media komunikasi, surat peringatan, hingga restrukturisasi seperti rescheduling dan eksekusi jaminan jika diperlukan. Seluruh proses dilakukan dengan pendekatan komunikasi yang baik untuk mencapai solusi bersama. Penerapan manajemen risiko kredit yang efektif ini mampu menekan tingkat kredit bermasalah/ *Non Performing Loan* (NPL), menjaga kualitas kredit, dan mendukung keberlanjutan operasional serta stabilitas keuangan bank.

Kata Kunci: Manajemen Risiko Kredit, Strategi Pemberian Kredit, *Non-Performing Loan* (NPL)

ABSTRACT

Fadyah Azzarah Oktaviani, 2025: *Analysis of the Implementation of Credit Risk Management in the Credit Granting Strategy at PT BPR Puridana Arthamas Kantor Kas Larangan Sidoarjo*. Thesis. Bachelor of Accounting Study Program, Faculty of Economics and Business, Trunojoyo Madura University. Under the guidance of Dr. Nurul Kompyurini, S.E., M.Ak., Ak., CA.

This research aims to analyze the application of credit risk management and credit granting strategies in minimizing the risk of problematic credit at PT BPR Puridana Arthamas Larangan Sidoarjo Cash Office. The research method used is descriptive qualitative, with data collection techniques through interviews, observation and documentation. The research results show that the implementation of credit risk management at this bank is carried out actively and systematically through checking SLIK, field surveys, and applying the 5C principles in credit worthiness analysis. The Board of Directors is directly involved in the process of monitoring and making credit decisions. Credit policies and procedures are prepared based on OJK regulations and are considered adequate, including setting limits that take into account the value of collateral and the debtor's ability to pay. Credit monitoring is carried out regularly through direct visits and an internal information system. To overcome problem loans, banks implement gradual strategies starting from providing tolerance, reminders via communication media, warning letters, to restructuring such as rescheduling and executing collateral if necessary. The entire process is carried out with a good communication approach to reach a joint solution. The implementation of effective credit risk management is able to reduce the level of non-performing loans (NPL), maintain credit quality, and support operational sustainability and bank financial stability.

Keyword: Credit Risk Management, Credit Provision Strategy, Non-Performing Loans (NPL)