

## ABSTRAK

### **ANALISIS PENYALURAN KREDIT DAN PENGELOLAAN KREDIT DARI CREDIT UNION KRIDHA RAHARDJA TP-YOGYAKARTA**

Tujuan penelitian ini adalah untuk mengetahui dan menganalisis apakah penyaluran dan pengelolaan kredit yang dilakukan oleh *Credit Union* Kridha Rahardja telah sesuai dengan referensi peraturan penyaluran dan pengelolaan kredit yang berlaku, serta memberikan dampak yang baik bagi kinerja kredit dari *Credit Union* Kridha Rahardja. Dalam penelitian ini, penulis menggunakan metode penelitian Deskriptif Kualitatif. Data dikumpulkan dengan menggunakan teknik observasi, wawancara, dan dokumentasi. Wawancara langsung dilakukan terhadap bagian staf kredit dan pengawas *Credit Union* Kridha Rahardja. Data dianalisis dengan menggunakan metode reduksi, penarikan kesimpulan dan verifikasi. Hasil penelitian menunjukkan bahwa prosedur dalam menyalurkan dan mengelola kredit kepada para anggota CU Kridha Rahardja telah sesuai dengan referensi peraturan penyaluran dan pengelolaan kredit yang berlaku seperti pemenuhan syarat administrasi, analisis kredit melalui seleksi 5C, persetujuan kredit, pemantauan kredit, dan penyelesaian kredit macet. Faktor-faktor yang mempengaruhi kredit macet pada CU. Kridha Rahardja TP-Yogyakarta disebabkan oleh faktor intern dan faktor ekstern. Upaya yang ditempuh oleh CU. Kridha Rahardja dalam menyelesaikan kredit macet adalah melalui jalur negosiasi dengan solusi seperti memperpanjang jangka waktu kredit, dan menurunkan tingkat bunga.

Kata Kunci : Penyaluran Kredit, Pengelolaan Kredit, Seleksi Kredit 5C, *Credit Union*

**ABSTRACT****ANALYSIS OF THE DISTRIBUTION OF CREDIT AND THE MANAGEMENT OF CREDIT FROM CREDIT UNION KRIDHA RAHARDJA TP-YOGYAKARTA**

The purpose of this study was to determine and analyze whether the distribution and management of the loans made by the Credit Union Kridha Rahardja had been in accordance with the reference regulation of the distribution and management of credit that are applicable, as well as give a good impact for the performance of credit from Credit Union Kridha Rahardja. In this research, the writer uses Descriptive Qualitative research methods. Data were collected by using observation, interview, and documentation. Interview done directly against the staff of the credit and supervisory Credit Union Kridha Rahardja. The Data were analyzed by using the method of reduction, drawing conclusions and verification. The results showed that the procedure to distribute and manage the credit to the members of the CU Kridha Rahardja had been in accordance with the reference regulation of the distribution and management of credit that is valid as the fulfillment of administrative requirements, credit analysis through the selection 5C, credit approval, credit monitoring, and the settlement of bad debts. The factors that affect the credit crunch on the CU. Kridha Rahardja TP-Yogyakarta caused by internal factors and external factors. The effort taken by the CU. Kridha Rahardja in resolving the bad debts is through the path of negotiations with solutions such as extending the term of credit, and lowering the interest rate.

Keywords : *The Distribution of Credit, Credit Management, The Selection of Credit 5C, Credit Union*

