

ABSTRAK

IMPLEMENTASI RISIKO KREDIT PADA BANK BRI KANTOR CABANG SLEMAN

Florensius Rivaldo Gello
Nim: 182114154
Universitas Sanata Dharma
Yogyakarta
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Penelitian ini bertujuan untuk mengetahui penerapan risiko kredit, beserta kendala dan manfaat pada Bank BRI Kantor Cabang Sleman. Risiko kredit adalah risiko akibat kegagalan pihak lain dalam memenuhi kewajiban kepada Bank.

Penelitian ini dilakukan menggunakan metode penelitian kualitatif, dengan teknik pengumpulan data yang digunakan adalah wawancara. Teknik tersebut digunakan untuk meneliti penerapan risiko kredit, beserta kendala dan manfaat risiko kredit pada Bank BRI Kantor Cabang Sleman. Adapun teknik analisis data menggunakan data reduksi, penyajian data, dan penarikan kesimpulan.

Hasil penelitian ini menemukan bahwa Bank BRI Kantor Cabang Sleman telah menunjukkan upaya yang signifikan dalam mengidentifikasi, mengukur, dan mengelola risiko kredit, atau dengan kata lain risiko kredit telah diterapkan pada Bank BRI Kantor Cabang Sleman. Kendala yang dihadapi muncul dari faktor internal dan eksternal. Faktor internal seperti *human error* dan faktor eksternal seperti kondisi ekonomi nasabah yang memengaruhi efektivitas risiko kredit. Manfaat penerapan risiko kredit pada Bank BRI Kantor Cabang Sleman dapat meminimalkan kerugian, menjaga reputasi, dan profitabilitas jangka panjang.

Kata Kunci: Risiko Kredit

ABSTRACT

***IMPLEMENTATION OF CREDIT RISK AT BANK BRI SLEMAN BRANCH
OFFICE***

Florensius Rivaldo Gello
Nim: 182114154
Sanata Dharma University
Yogyakarta
2025

This study aims to determine the application of credit risk, along with the constraints and benefits at the Sleman Branch of Bank BRI. Credit risk is the risk resulting from the failure of another party to fulfill its obligations to the bank.

This research was conducted using qualitative research methods, using interviews as the data collection technique. This technique was used to examine the implementation of credit risk, along with the constraints and benefits of credit risk at the BRI Bank Sleman Branch Office. Data analysis techniques included data reduction, data presentation, and conclusion drawing.

The results of this study found that Bank BRI Sleman Branch Office has demonstrated significant efforts in identifying, measuring, and managing credit risk, or in other words, credit risk has been implemented at Bank BRI Sleman Branch Office. The obstacles faced arise from internal and external factors. Internal factors such as human error and external factors such as the customer's economic condition affect the effectiveness of credit risk. The benefits of implementing credit risk at Bank BRI Sleman Branch Office can minimize losses, maintain reputation, and long-term profitability.

Keywords: Credit Risk