Analisis model credit scoring pada penilaian kelayakan debitur kredit usaha rakyat Bank BNI sebagai salah satu strategi menurunkan non performing loan sektor UMKM : studi kasus BNI SKC Jatinegara Jakarta periode 2011-2013 = The analysis of credit scoring model on feasibility assessment of kredit usaha rakyat s debtor Bank BNI as a strategy to reduces sector SME s non performing loan case study SKC Jatinegara Jakarta period 2011-2013

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Abstrak

[ABSTRAK

Indonesia merupakan negara berkembang yang sebagian besar

perekonomiannya didukung oleh unit-unit usaha berskala mikro, kecil dan menengah yang sering disingkat

dengan UMKM. Pemerintah pun turut serta mendorong pembiayaan oleh perbankan kepada UMKM dengan

dikeluarkannya Peraturan Bank Indonesia No.14/22/PBI/2012 tanggal 21

Desember 2012 tentang Pemberian Kredit Atau Pembiayaan dan Bantuan

Teknis Dalam Rangka Pengembangan Usaha Mikro, Kecil, dan Menengah

yang mewajibkan bank umum untuk menyalurkan dananya dalam bentuk kredit/ pembiayaan UMKM

dengan pangsa sebesar minimal 20% pada tahun 2018. Dan salah satu produk UMKM yang sejak tahun

2007 gencar dicanangkan oleh pemerintah adalah program Kredit Usaha Rakyat.

Namun semakin tinggi pembiayaan KUR yang dikeluarkan oleh Bank, maka semakin tinggi pula risiko

gagal bayar dan Non Performing Loan yang terjadi. Dengan demikian Bank terlebih dahulu harus yakin atas

kemampuan dan kesanggupan debitur untuk melunasi pinjamannya. Maka

dari itu diperlukan Credit scoring sebagai suatu sistem dalam menganalisa kelayakan debitur dalam

pengajuan kredit. Namun analisa dan review secara berkala terhadap model Credit scoring harus dilakukan,

agar model tetap relevan dan akurat dalam setiap prediksinya. Penelitian

ini dilakukan pada salah satu cabang Sentra Kredit Kecil Bank BNI, yakni BNI SKC Jatinegara Jakarta,

terhadap 240 sampel debitur selama periode 2011-1013. Hasil penelitian menyatakan bahwa dari 24 variabel Credit

scoring yang digunakan saat ini, hanya 11 variabel yang secara signifikan berpengaruh dalam menentukan

kualitas kredit. Hasil ini kemudian membentuk sebuah model Credit scoring baru beserta bobot resiko setiap

parameter yang dapat direkomendasikan kepada pihak Bank.

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ABSTRACT

Indonesia is a developing country whose economy is largely supported by business units micro, small and

medium enterprises are often abbreviated with SMEs. The government also helped and encouraged by bank

financing to SMEs by the issuance of Bank Indonesia Regulation

No.14/22/PBI/2012 dated December 21, 2012 on Lending Or Funding and Technical Assistance for

Development of Micro, Small, and Medium Enterprises which requires commercial banks to distribute the

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form of credit / financing of SMEs with a share of at least 20% by 2018. And one of MSME products since 2007 incentive program announced by the government is a Public Credit. However, the higher the KUR financing issued by the Bank, the higher the risk of default and non-performing loans that happen. Therefore, the Bank

must first be convinced of the capabilities and the ability to repay the loan. Thus the required Credit scoring is a system for analyzing the credit worthiness of the debtor in filing. However, analysis and review periodically the Credit scoring models have to be done, so that the model remains relevant and accurate in every prediction. This study was conducted on one of the branches Centers Small Credit Bank BNI, BNI SKC Djatinegara Jakarta, on 240 samples over the period 2011-1013 debtor. The study states that of the 24 variables Credit scoring is used today, only 11 variables were significantly influential in determining credit quality. These results are then formed a new Credit scoring models and their risk weighting of each parameter that can be recommended to the Bank.;Indonesia is a developing country whose economy is largely supported by business units micro, small and medium enterprises are often abbreviated with SMEs. The government also helped and encouraged by bank financing to SMEs by the issuance of Bank Indonesia Regulation

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