

Perancangan internal credit rating model segmen UMKM dan pengujiannya terhadap NPL (Non Performing Loan) pada Perusahaan Pembiayaan PT XYZ (Studi Kasus pada PT XYZ) = The design of internal credit rating model of SME's segment and it's testing of NPL (Non Performing Loan) at Financing Company at PT XYZ (Case Study at PT XYZ)

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Abstrak

ABSTRAK

Tujuan penelitian ini adalah menganalisis apakah model proses persetujuan kredit yang berjalan di perusahaan pembiayaan PT XYZ masih dapat dijadikan acuan dalam melakukan analisis persetujuan kredit atau tidak, dan menganalisis variabel-variabel/ determinant factor yang berpengaruh dalam menentukan kualitas kredit/ NPL. Selanjutnya pada penelitian ini, dilakukan perancangan internal credit rating model khususnya pada segmen UMKM yang dapat digunakan PT XYZ dalam akuisisi kelayakan debitur, serta menguji credit model rating yang direkomendasikan. Proses Perancangan internal credit rating model segmen UMKM dan pengujiannya terhadap NPL (non performing loan) pada perusahaan pembiayaan PT XYZ dimulai dari proses In depth interview (IDI) & Focus Group Discussion (FGD) bersama dengan Top Management PT XYZ untuk menentukan variable determinant apa saja yang berpengaruh terhadap kualitas debitur. Dari hasil analisis pengujian back testing model, dapat disimpulkan bahwa internal credit rating model ini cukup valid, untuk dijadikan acuan dalam proses persetujuan kredit segmen UMKM di PT XYZ. Penelitian ini diharapkan memberikan gambaran mengenai perancangan credit rating model segmen UMKM yang tepat, digunakan diperusahaan pembiayaan PT XYZ sebagai salah satu alat untuk mengukur tingkat risiko kredit.

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ABSTRACT

The purpose of this study is to analyze whether the loan approval process model that runs on PT XYZ finance companies can still be used as a reference in analyzing credit approval or not, and analyzing variables / determinant factors that influence the quality of credit / NPL. Furthermore, in this study, an internal credit rating model was designed, especially in the SME's segment that PT XYZ could use in the acquisition of debtor feasibility, and tested the recommended credit model rating. The process of designing the SME's segment internal credit rating model and its testing of NPLs (non-performing loans) at the finance company PT XYZ began with the process of In-depth Interview (IDI) & Focus Group Discussion (FGD) together with Top Management of PT XYZ to determine any determinant variables which affects the quality of the debtor. From the results of the analysis of the back testing model, it can be concluded that the internal credit rating of this model is quite valid, to be used as a reference in the credit approval process of the SME's segment at PT XYZ. This research is expected to provide an overview of the appropriate design of the SME's credit rating model segment, used in the PT XYZ financing company as a tool to measure the level of credit risk.