

ABSTRAK

Analisa Strategi Unit Bisnis Regional Office Jakarta 1 dalam Penanganan Pinjaman SME *Non-Performing Loan* di Bank BRI

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Penelitian ini bertujuan untuk menguji pengaruh praktik manajemen risiko kredit terhadap kinerja pinjaman, mengidentifikasi praktik yang belum optimal, serta memberikan rekomendasi untuk meningkatkan efektivitas strategi manajemen risiko kredit. Penelitian ini mengadopsi metode kuantitatif dan kualitatif, dengan teknik analisis regresi berganda untuk menguji hubungan antarvariabel dan analisis tematik untuk mendalami aspek-aspek yang memengaruhi kinerja pinjaman. Data dikumpulkan melalui kuesioner, wawancara, dan *Focus Group Discussion (FGD)*, melibatkan 300 responden dari berbagai unit pengelola kredit di Bank BRI. Hasil penelitian menunjukkan bahwa aspek identifikasi risiko kredit memberikan pengaruh terbesar terhadap kinerja pinjaman, diikuti oleh aspek penilaian, pemantauan, dan pengendalian. Praktik pengendalian risiko ditemukan sebagai aspek yang paling belum optimal, dengan pengaruh terkecil terhadap kinerja pinjaman. Oleh sebab itu, beberapa solusi dirumuskan untuk meningkatkan kinerja pinjaman di Bank BRI, mencakup penetapan jadwal evaluasi jaminan secara rutin, peningkatan pemahaman tim melalui pelatihan intensif, alokasi sumber daya yang lebih memadai, serta perbaikan koordinasi antarunit kerja. Selain itu, evaluasi berkala terhadap asuransi kredit dan penerapan teknologi untuk sistem peringatan dini disarankan guna mendeteksi risiko secara lebih cepat dan akurat. Implementasi rekomendasi ini diharapkan dapat meningkatkan efektivitas strategi manajemen risiko kredit, memperbaiki praktik yang belum optimal, dan mendukung kinerja pinjaman yang lebih stabil dan berkelanjutan di Bank BRI.

Kata Kunci: Strategi Manajemen Risiko Kredit, Identifikasi, Penilaian, Pemantauan, Pengendalian, dan Bank BRI

ABSTRACT

Analysis of Jakarta 1 Regional Office Business Unit's Strategy in Handling SME Non-Performing Loans at Bank BRI

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This study aims to examine the impact of credit risk management practices on loan performance, identify suboptimal practices, and provide recommendations to enhance the effectiveness of credit risk management strategies. The research employs both quantitative and qualitative methods, utilizing multiple regression analysis to assess relationships between variables and thematic analysis to explore aspects influencing loan performance. Data are collected through questionnaires, interviews, and Focus Group Discussions (FGD), involving 300 respondents from various credit management units at Bank BRI. The findings reveal that credit risk identification has the most significant influence on loan performance, followed by credit risk assessment, monitoring, and control. Credit risk control is identified as the least optimal aspect, having the smallest impact on loan performance. Accordingly, several solutions are proposed to improve loan performance at Bank BRI, including establishing a routine schedule for collateral evaluations, enhancing team understanding through intensive training, allocating more adequate resources, and improving inter-unit coordination. Additionally, periodic evaluations of credit insurance and the adoption of technology for early warning systems are recommended to detect risks more swiftly and accurately. Implementing these recommendations is expected to enhance the effectiveness of credit risk management strategies, address suboptimal practices, and support more stable and sustainable loan performance at Bank BRI.

Keywords: *Credit Risk Management, Identification, Assessment, Monitoring, Control, Bank BRI.*