ABSTRAK

Penelitian ini mengeksplorasi peran proses kognitif dalam pengambilan keputusan kredit di sektor perbankan, khususnya pada segmen Usaha Kecil dan Menengah (UKM). Fokus penelitian adalah memahami bagaimana heuristik dan bias kognitif memengaruhi proses evaluasi risiko kredit yang dilakukan oleh *loan officers* dan pemutus kredit. Melalui wawancara mendalam dengan empat narasumber, penelitian ini mengungkap bahwa intuisi memainkan peran penting dalam pengambilan keputusan kredit, terutama ketika informasi yang tersedia terbatas. Namun, penggunaan intuisi sering kali disertai dengan munculnya bias kognitif, seperti *confirmation bias, anchoring bias, overconfidence bias*, dan *pressure bias*. Hasil penelitian menunjukkan bahwa bias kognitif ini paling dominan terjadi pada tahap awal aplikasi dan tahap akhir keputusan, di mana tekanan target dan persepsi awal nasabah memiliki pengaruh signifikan terhadap kualitas evaluasi kredit. Untuk memitigasi dampak bias, penerapan standar evaluasi 5C terbukti efektif, tetapi tekanan eksternal seperti target kinerja tetap menjadi tantangan. Penelitian ini memberikan rekomendasi praktis untuk meningkatkan obyektivitas dan kualitas pengambilan keputusan kredit melalui pelatihan, reformasi sistem insentif, dan pemanfaatan teknologi berbasis data.

Kata kunci: heuristik, bias kognitif, pengambilan keputusan kredit, UKM, perbankan.

ABSTRACT

This study explores the role of cognitive processes in credit decision-making in the banking sector, particularly in the Small and Medium Enterprises (SME) segment. The research focuses on understanding how heuristics and cognitive biases influence the credit risk evaluation process conducted by loan officers and credit decision-makers. Through in-depth interviews with four respondents, the study reveals that intuition plays a crucial role in credit decision-making, especially when available information is limited. However, the use of intuition is often accompanied by the emergence of cognitive biases, such as confirmation bias, anchoring bias, overconfidence bias, and pressure bias. The findings indicate that these cognitive biases are most dominant in the early application stage and the final decision stage, where target pressures and initial perceptions of applicants significantly impact the quality of credit evaluation. To mitigate the effects of these biases, the implementation of the 5C evaluation standard has proven effective, although external pressures such as performance targets remain a challenge. This study provides practical recommendations to enhance objectivity and improve the quality of credit decision-making through training programs, incentive system reforms, and the utilization of data-driven technology.
.

Keywords: *heuristics, cognitive bias, credit decision-making, SMEs, banking.*