

ABSTRAK

Peningkatan sektor jasa keuangan yang mendukung pertumbuhan ekonomi global maupun nasional belum diikuti oleh luasnya akses masyarakat terhadap produk dan layanan keuangan formal. Untuk itu, lembaga jasa keuangan hadir dengan produk yang beragam. Bank sebagai institusi keuangan yang memiliki fungsi menghimpun serta menyalurkan dana kepada masyarakat dihadapkan dengan adanya *credit risk* dimana dana yang disalurkan memiliki potensi tidak terbayar secara penuh. Oleh karena itu, bank harus mampu menghitung dan mengukur risiko yang mungkin timbul akibat adanya penurunan pada kemampuan debitur dalam memenuhi kewajibannya.

Dengan menggunakan data kredit PT Bank Yudha Bhakti, Tbk sebagai objek penelitian serta *multiple discriminant analysis* sebagai metode analisis, penulis menemukan bahwa terdapat variabel-variabel yang secara signifikan membedakan kelompok kolektibilitas debitur ke dalam kolektibilitas lancar, kurang lancar, dan macet, antara lain: jenis kredit, sifat kredit, jenis penggunaan, sektor ekonomi, dan jenis agunan jaminan. Selain itu, penelitian menunjukkan bahwa bank belum mengklasifikasikan sebanyak 41,6% kelompok debitur sesuai kelompok kolektibilitas seharusnya. Bank dapat mengaplikasikan metode analisis diskriminan dalam penelitian ini dalam kegiatan operasionalnya untuk secara akurat memperoleh informasi debitur dan memonitor debitur sesuai klasifikasi sehingga bank dapat memitigasi *credit risk*, penyehatan kualitas kredit, maupun pencadangan kerugian *credit default*. Selain itu, diharapkan dengan adanya metode ini, bank dapat melakukan pembagian tugas yang tepat pada divisi terkait dalam hal pembinaan debitur yang masuk ke dalam kategori lancar, kurang lancar, maupun macet.

Kata kunci: *credit scoring, credit risk, credit default*, jenis kredit, sifat kredit, kolektibilitas, *multiple discriminant analysis*.

ABSTRACT

The increase in the financial services sector that supports global and national economic growth has not been followed by the widespread public access to formal financial products and services. To that end, financial services institutions come up with diverse products. Banks as financial institutions that have the function of collecting and channeling funds to the public are faced with a credit risk where the funds disbursed have the potential to not be paid fully. Therefore, banks should be able to calculate and measure the risks that may arise due to a decrease in the ability of the debtor in fulfilling its obligations.

Using the credit data of PT Bank Yudha Bhakti, Tbk as the object of research and multiple discriminant analysis as the method of analysis, the authors found that there are variables that significantly differentiate the collectibility group of the debtor into the performing, substandard, and non-performing, among others: credit types, credit natures, credit usage, economic sector, and collateral types. In addition, research indicates that the bank has not classified as much as 41.6% of the group of debtors according to the group of collectibility should be. The Bank may apply discriminant analysis method in this research in its operational activities to accurately obtain debtor information and monitor the debtor in accordance with the classification so that the bank can mitigate credit risk, credit quality and credit default loss. In addition, it is expected that with this method, banks can perform the appropriate division of tasks on the related divisions in terms of coaching the debtor who entered into the category of performing, substandard, or non-performing.

Keywords: *credit scoring, credit risk, credit default, credit type, credit nature, collectibility, multiple discriminant analysis.*