

ABSTRAK

EVALUASI FAKTOR-FAKTOR YANG MEMPENGARUHI PERUBAHAN LIMIT KARTU KREDIT PADA PENGAJUAN KENAIKAN LIMIT KARTU KREDIT INISIATIF BANK DI BANK CIMB NIAGA

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Kartu kredit merupakan instrumen keuangan atau alat pembayaran yang memperbolehkan pemilik kartu kredit untuk mendapatkan pinjaman dari institusi keuangan atau perusahaan penerbit kartu kredit tersebut untuk dipergunakan hingga limit yang sudah dibatasi. Pembatasan limit kartu kredit dilakukan perusahaan penerbit kartu kredit untuk mengantisipasi potensi risiko kredit atau gagal bayar dari penggunaan kartu kredit, sehingga diperlukan penilaian yang tepat dalam pemberian limit kartu kredit karena penggunaan pada kartu kredit sama dengan memberikan pinjaman tanpa agunan. Bank CIMB Niaga selaku penerbit produk kartu kredit juga memiliki penilaian pemberian limit kartu kredit tersebut melalui Departemen Risiko Kredit, namun di sisi lain Departemen Bisnis Kartu Kredit yang menjalankan proses untuk kenaikan limit kartu kredit atas kebutuhan bisnis belum memiliki metode perhitungan kenaikan limit kartu kredit seperti yang dimiliki Departemen Risiko Kredit sebagai pedoman kenaikan limit kartu kredit.

Pada penelitian ini dilakukan evaluasi terhadap 15 faktor yang dijadikan pertimbangan Departemen Risiko Kredit dalam menilai kelayakan pemberian kenaikan limit kartu kredit dan didapatkan faktor jumlah kepemilikan kartu kredit, durasi kepemilikan kartu kredit, penggunaan kartu kredit terhadap limit awal, pendapatan bulanan, limit awal kartu kredit, aktivitas program pinjaman dari limit kartu kredit, aktivitas pinjaman dari tarik tunai, kondisi penggunaan melebihi limit kartu kredit, aktivitas cicilan, perilaku pembayaran tagihan, dan *credit score* berpengaruh signifikan terhadap perubahan limit kartu kredit. Penelitian juga menghasilkan model prediksi perubahan limit kartu kredit dari estimasi *ordinary least square* yang dapat digunakan oleh Departemen Bisnis Kartu Kredit sebagai acuan dalam menentukan potensi kenaikan limit kartu kredit di masa mendatang.

Kata kunci: kartu kredit, limit kartu kredit, risiko kredit, *ordinary least square*

ABSTRACT

EVALUATION OF FACTORS AFFECTING CREDIT CARD LIMIT CHANGES ON APPLICATION FOR BANK INICIATIVE CREDIT CARD LIMIT INCREASE AT BANK CIMB NIAGA

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Credit card as financial instruments or payment method allow credit card owners to borrow several amount of money from financial institution or credit card issuing company to be used up to a limited limit. Credit limit restrictions are carried out by credit card issuing companies to anticipate credit risk or credit default from using credit cards, so that proper assessment is needed in providing credit card limits because use on a credit card is same as providing non collateral loans. Bank CIMB Niaga as one of the issuer of credit card products also has an assessment system to provide the right amount of credit card limit through the Credit Risk Department, but on the other hand, the Credit Card Business Department which runs the process for increasing credit card limits for business needs, do not yet have a calculation method of credit card limit increases as Credit Risk Department owned..

In this study, an evaluation was carried out on 15 factors that were taken into account by Credit Risk Department in assessing the feasibility of granting a credit card limit increase and discovered that the number of credit card ownership, duration of credit card ownership, use of credit cards against the initial limit, monthly income, credit card initial limit, loan activities from credit card limits, loan activities from cash withdrawals, overlimit conditions of credit card use, bill payment activities, and credit scores factors that provide a significant effect on changes in credit card limits. The study also produced a predictive model for changing credit card limits from ordinary least squares estimation that can be used by the Credit Card Business Department as a reference in determining the potential for future credit card limit increases.

Keywords: *credit card, credit card limit, credit risk, ordinary least square*