

INTISARI

Penelitian ini bertujuan untuk melakukan pengujian dalam menentukan pilihan prioritas alternatif dan kriteria penerima peminjaman modal pada mitra binaan melalui sistem UKM *Access* di PT. Telekomunikasi Yogyakarta. Penelitian ini menerapkan model Analytical Hierarchy Process (AHP), dilakukan dengan menggunakan penelitian kuantitatif. Berdasarkan penelitian terdahulu The Five C'S of Credit dengan kriteria *character, capacity, capital, collateral, and condition*. Teknik pengumpulan data pada penelitian ini melalui kuesioner terhadap staff ahli di PT. Telekomunikasi Yogyakarta khususnya pada divisi *Community Development Center (CDC)* dan *Human Resource (HR)* terkait dengan beberapa informasi yang ada pada mitra binaan. Pengolahan data yang digunakan dengan menggunakan aplikasi *Expert Choice*.

Hasil penelitian menunjukkan bahwa alternatif utama pilihan prioritas mitra binaan pada ialah UKM *Craft* (60%) dan diikuti UKM *food and beverage* (39%) dengan *overall inconsistency* sebesar 0.06. Kriteria utama pemilihan calon mitra binaan pada sistem UKM *Access* di PT. Telekomunikasi Yogyakarta ialah *collateral* (54%) adapun sub-kriteria penting yang dipertimbangkan ialah kepemilikan barang jaminan dan keaslian dokumen, nilai jual barang jaminan sebanding dengan pinjaman, kestabilan nilai jaminan. Kriteria kedua ialah *capacity* (21%) adapun sub-kriteria penting yang dipertimbangkan ialah survei ke lokasi mitra binaan, pengalaman menjalankan usaha, pendapatan mitra binaan. Kriteria ketiga ialah *capital* (12%) adapun sub-kriteria penting yang dipertimbangkan ialah modal yang dibutuhkan mitra binaan, laporan keuangan dan sumber penghasilan tetap.

Kata kunci: *Analytical Hierarchy Process (AHP)*, mitra binaan, *character, capacity, capital, collateral, and condition*.

ABSTRACT

This research aims to conduct a test in determining the priority options and criteria for capital loans recipients to foster partners through the Access SME system at PT. Telecommunication Yogyakarta. This study uses the Analytical Hierarchy Process (AHP) method, carried out using quantitative research, based on a previous research The Five C's of Credit with criteria of character, capacity, capital, collateral, and conditions. Data collection in this study is conducted through questionnaires to expert staff at PT. Telecommunication Yogyakarta, especially in the Community Development Center (CDC) and Human Resource (HR) divisions regarding some of the information available to the foster partners. Data processing performed using Expert Choice application.

The results show that the main alternative priority choices for the fostered partners are Craft SMEs (60%) and followed by food and beverage SMEs (39%) with an overall inconsistency of 0.06. The main criterion for selecting prospective partners in the Access SME system at PT. Telecommunication Yogyakarta is collateral, and the important sub-criteria to consider are collateral and documents authenticity, the collateral's sale value that is proportional to the loan, the collateral's value stability. The second criterion is capacity, and the important sub-criteria to consider are surveys to the fostered partners's location, experience in running the business, and the partners' income. The third criterion is capital, and the important sub-criteria considered are the capital needed by the foster partner, financial reports and a steady source of income.

Keywords: Analytical Hierarchy Process (AHP), foster partners, character, capacity, capital, collateral, and condition.