

**ANALISIS KREDIT KONSUMER PADA BANK TABUNGAN NEGARA  
(BTN) CABANG YOGYAKARTA  
PERIODE 2018**

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**Abstrak**

Penelitian ini bertujuan untuk menganalisis kredit konsumen pada Bank Tabungan Negara (BTN) periode 2018. Penelitian ini merupakan penelitian kuantitatif dengan pendekatan deskriptif. Analisis penelitian ini, penulis menggunakan lima kategori yakni Kredit Lancar, Kredit Kurang Lancar, Kredit Dalam Perhatian Khusus (DPK 1), DPK 2, DPK 3 atau kredit macet. Sumber data yang digunakan penulis yaitu data primer yang diperoleh melalui observasi dan wawancara dengan pihak Bank Tabungan Negara (BTN) Cabang Yogyakarta, serta data sekunder yang diperoleh dari data kredit macet periode 2018. Hasil perhitungan NPL menunjukkan bahwa NPL pada bulan Januari hingga Desember 2018 fluktuatif. Rasio NPL tertinggi terjadi pada bulan Januari yaitu sebesar 0,042% dan terendah pada bulan Juli yaitu sebesar 0,008%. Hasil analisis data menunjukkan bahwa kredit konsumen Bank Tabungan Negara (BTN) dinyatakan sehat berdasarkan Bank Indonesia karena  $NPL < 2\%$ .

**Kata Kunci:** *Kredit, Non Performing Loan (NPL), Bank Tabungan Negara (BTN) Cabang Yogyakarta*

**CONSUMER CREDIT ANALYSIS AT BANK TABUNGAN NEGARA (BTN)  
YOGYAKARTA BRANCH  
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***Abstract***

*This study aimed to analyze Consumer Credit at the Bank Tabungan Negara (BTN) for the 2018 period. In this data analysis the author used five categories in Current Credit, Substandard Credit, Special Mention Credit 1 (DPK 1), DPK 2, DPK 3 or non-performing. This research was a quantitative research with a descriptive approach. The data source used by the author were primary data obtained through observation and interviews with the Bank Tabungan Negara (BTN), as well as secondary data obtained from bad credit data for the 2018 period. The NPL calculation results showed that the NPL in January to December 2018 fluctuated. The highest NPL ratio occurred in January which was 0.042% and the lowest occurred in July which was 0.008%. The results of the data analysis showed that the consumer Bank Tabungan Negara (BTN) was declared healthy based on Bank Indonesia because NPL was <2%.*

***Keywords:*** *Credit, Non-Performing Loans (NPL), Bank Tabungan Negara (BTN)*