

ANALISIS EFEKTIVITAS KEBIJAKAN KREDIT PADA KSP CREDIT UNION DHARMA PRIMA KITA KABUPATEN SLEMAN


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Abstrak

Penelitian ini bertujuan untuk menganalisis efektivitas kebijakan kredit pada KSP *Credit Union* Dharma Prima Kita Kabupaten Sleman. Metode penelitian yang digunakan adalah metode penelitian deskriptif kuantitatif. Metode perolehan data yang digunakan adalah metode observasi secara langsung dan wawancara pada KSP *Credit Union* Dharma Prima Kita Kabupaten Sleman berupa data laporan tahunan periode 2018-2020. Alat analisis yang digunakan dalam penelitian ini adalah NPL (*Non Performing Loan*), LDR (*Loan to Deposit Ratio*) dan CAR (*Capital Adequacy Ratio*). Hasil penelitian menunjukkan bahwa nilai NPL pada tahun 2018 sebesar 4,6% tahun 2019 sebesar 6,3% dan tahun 2020 sebesar 8,14%, hal ini menunjukkan KSP *Credit Union* Dharma Prima Kita pada tahun 2018 dapat mengelola kredit secara efektif dan pada tahun 2019-2020 KSP *Credit Union* Dharma Prima Kita belum dapat mengelola kredit secara efektif karena nilai NPL lebih dari 5%. Nilai LDR pada tahun 2018 sebesar 159% , tahun 2019 sebesar 136% dan tahun 2020 sebesar 230% yang berarti KSP *Credit Union* Dharma Prima Kita belum efektif karena tingkat LDR berada diatas standar penilaian kesehatan KSP yaitu sebesar 80%-90%. Nilai CAR pada tahun 2018 sebesar 21,68%, tahun 2019 sebesar 28,53% dan tahun 2020 sebesar 37,25%, hal ini menunjukkan KSP *Credit Union* Dharma Prima Kita mampu mengelola sistem keuangannya secara efektif karena nilai CAR berada jauh diatas nilai minimum yang ditetapkan oleh Bank Indonesia yaitu sebesar 8%.

Kata Kunci: *Kebijakan Kredit, Non Performing Loan (NPL), Loan To Deposit Ratio (LDR), Capital Adequacy Ratio (CAR)*

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**ANALYSIS OF THE EFFECTIVENESS OF CREDIT POLICY AT KSP
CREDIT UNION DHARMA PRIMA KITA SLEMAN REGENCY**

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Abstract

This study aims to analyze the effectiveness of credit policies at KSP Credit Union Dharma Prima Kita, Sleman Regency. The research method used is descriptive quantitative research method. The data collection method used were direct observation and interviews at KSP Credit Union Dharma Prima Kita, Sleman Regency in the form of annual report data for the 2018-2020 period. The analytical tools used in this research are NPL (Non Performing Loan), LDR (Loan to Deposit Ratio) and CAR (Capital Adequacy Ratio). The results showed that the NPL value in 2018 was 4.6% NPL in 2018, 6.3% in 2019 and 8.14% in 2020, this shows that KSP Credit Union Dharma Prima Kita in 2018 can manage credit effectively. effective and in 2019-2020 KSP Credit Union Dharma Prima Kita has not been able to manage credit effectively because the NPL value is more than 5%. The LDR value in 2018 was 159%, in 2019 it was 136% and in 2020 it was 230%, which means KSP Credit Union Dharma Prima Kita has not been effective because the LDR level is above the KSP health assessment standard, which is 80%-90%. The CAR value in 2018 was 21.68%, in 2019 it was 28.53% and in 2020 it was 37.25%, this shows that KSP Credit Union Dharma Prima Kita is able to manage its financial system effectively because the CAR value is far above the minimum value. determined by Bank Indonesia, which is 8%.

Keywords: Credit Policy, Non Performing Loan (NPL), Loan To Deposit Ratio (LDR), Capital Adequacy Ratio (CAR)