

**PENGARUH PRINSIP 5C KREDIT DAN PENGAWASAN KREDIT  
TERHADAP KEPUTUSAN PEMBERIAN KREDIT PADA BUM DESA DI  
KECAMATAN KUBUTAMBAHAN KABUPATEN BULELENG**

**Oleh**

**Kadek Desi Aryanti, NIM 1417051027**

**Jurusan Ekonomi dan Akuntansi**

**ABSTRAK**

Penelitian ini bertujuan guna mencari tahu pengaruh penilaian prinsip 5C kredit (*condition of economy, capacity, collateral, character, dan capital*) serta pengawasan kredit terhadap keputusan pemberian kredit pada BUM Desa di Kecamatan Kubutambahan. Di Kecamatan Kubutambahan, terdapat 13 BUM Desa dipilih menjadi populasi, kemudian Sampel yang dipergunakan yaitu total sampling dari responden diambil empat orang setiap BUM Desa yang terlibat dalam pemberian kredit. Peneliti memakai jenis penelitian kualitatif yang berwujud angka didalam penelitian ini. Sumber datanyaitu data primer. Serta data didapat dari menyebarkan angket kepada responden yang ada pada masing-masing BUM Desa Kecamatan Kubutambahan Kabupaten Buleleng. Peneliti memakai analisis regresi berganda guna menganalisis data pada peneliian ini yakni melalui pemakaian program SPSS versi 17.

Penelitian ini menunjukkan hasil bahwasanya penilaian prinsip 5C kredit (*condition of economy, capacity, collateral, character, dan capital*) dan pengawasan kredit di KecamatanKubutambahan secara parsial memberi pengaruh positif signifikan pada keputusan pemberian kredit di BUM Desa. Ada juga beberapa saran yang disampaikan untuk BUM Desa di Kecamatan Kubutambahanyaitu pada aspek pengawasan kredit karena miliki nilai signifikan yang paling tinggi dengan melakukan studi banding pada perusahaan yang memiliki pengawasan kredit yang memadai, sehingga akan menambah wawasan dari pengawas kredit tersebut.

Kata kunci : *condition of economy, capacity, collateral, character, dan capital*  
pengawasan kredit, keputusan pemberian kredit

**THE EFFECT OF 5C CREDIT PRINCIPLE AND CREDIT SUPERVISION ON  
CREDIT DECISION ON VILLAGE-OWNED INTERPRICE IN KUBUTAMBAHAN  
SUBDISTRICT BULELENG DISTRICT**

**By**

**Kadek Desi Aryanti, NIM 1417051027  
Economics and Accountancy Department**

**ABSTRACT**

This study aims to determine the effect of the 5C credit principle assessment (*condition of economy, capacity, collateral, character, dan capital*) and find out the credit supervision of the decision toward grant credit to BUM Village in Kubutambahan district. Moreover, there are 13 BUM villages in Kubutambahan district chosen by the researcher to be the population of this research. The total samples that used to take the data in each BUM village which involved in providing credit were four respondents. This research was used quantitative method which the data was numeric. The data resources that used was primer data. Furthermore, the researcher distributed questionnaire to respondents in each BUM villages in Kubu tambahan district, Buleleng regency in collecting the data. The data analysis technique was using multiple regression analysis with using SPSS 17 version.

This research' result showed that the assessment of the 5C principles of credit (Character, Capacity, capital. Collateral, and condition of economy) and credit supervision partially give a positive and also significant impact on credit decisions for BUM Desa in Kubutambahan district. In addition, the advice was given to BUM desa in Kubutambahan district is in the aspect of credit supervision because it has the highest significant value by conducting comparative studies on companies that have adequate credit supervision, thus it will add insight from the credit supervisor.

**Keywords** : character, capacity, capital, collateral, condition of economy, credit supervision, lending decision