ABSTRAK

Skripsi dengan judul "Pengaruh Penerapan Prinsip *Character, Capacity, Capital, Collateral*, dan *Condition* Dalam Pemberian Kredit Terhadap Tingkat *Non Perfoming Loan* Di PT. BPR Eka Dana Mandiri Malang" yang ditulis oleh Nindia Novita Sari, NIM 126406212131, Jurusan Bisnis dan Manajemen. Prodi Manajemen Keuangan Syariah Fakultas Ekonomi dan Bisnis Islam dengan pembimbing Ayuk Wahdanfiari, M.H.

Kata Kunci: *Character, Capacity, Capital, Collateral, Condition*, dan *Non Perfoming Loan* (NPL)

Penelitian ini dilatarbelakangi oleh fakta bahwa BPR sebagai lembaga keuangan yang fokus pada segmen usaha mikro dan kecil kerap menghadapi keterbatasan informasi dalam menilai calon debitur, khususnya dalam aspek *Character, Capacity, Capital, Collateral,* dan *Condition*. Hal ini dapat menyebabkan ketidaktepatan dalam pemberian kredit dan berujung pada tingginya risiko *Non Perfoming Loan.*

Penelitian ini bertujuan untuk (1) untuk menguji apakah terdapat pengaruh *Character* terhadap tingkat *Non Perfoming Loan*, (2) untuk menguji apakah terdapat pengaruh *Capacity* terhadap tingkat *Non Perfoming Loan*, (3) untuk menguji apakah terdapat pengaruh *Capital* terhadap tingkat *Non Perfoming Loan*, (4) untuk menguji apakah terdapat pengaruh *Collateral* terhadap tingkat *Non Perfoming Loan*, (5) untuk menguji apakah terdapat pengaruh *Condition* terhadap tingkat *Non Perfoming Loan*, (6) untuk menguji apakah terdapat pengaruh *Character, Capacity, Capital, Collateral*, dan *Condition* terhadap tingkat *Non Perfoming Loan*.

Penelitian ini menggunakan metode kuantitatif. Sumber penelitian yang digunakan adalah data primer yang diperoleh melalui kuesioner kepada pegawai BPR Eka Dana Mandiri Malang dengan pengolahan data yang digunakan yaitu SPSS versi 26. Penelitian ini menggunakan uji asumsi klasik, uji regresi linier berganda dan uji hipotesis.

Hasil penelitian ini menunjukkan bahwa (1) *Character* berpengaruh signifikan terhadap tingkat *Non Perfoming Loan*, (2) *Capacity* berpengaruh signifikan terhadap tingkat *Non Perfoming Loan*, (3) *Capital* berpengaruh signifikan terhadap tingkat *Non Perfoming Loan*, (4) *Collateral* berpengaruh signifikan terhadap tingkat *Non Perfoming Loan*, (5) *Condition* berpengaruh signifikan terhadap tingkat *Non Perfoming Loan*, (6) *Character, Capacity, Capital, Collateral*, dan *Condition* berpengaruh signifikan terhadap tingkat *Non Perfoming Loan*. Nilai R square sebesar sebesar 0,586. Hal ini menunjukkan bahwa 58,6% variasi dari variabel independen dalam model yaitu *Character, Capacity, Capital, Collateral*, dan *Condition* yang mempengaruhi *Non Perfoming Loan* dan sisanya sebesar 60,3% variasi lain yang dipengaruhi oleh faktor-faktor lain di luar model penelitian ini.

ABSTRACT

Thesis with the title "The Effect of Implementation of 5C Principles in Credit Provision on the Level of Non-Performing Loans at PT. BPR Eka Dana Mandiri Malang" written by Nindia Novita Sari, NIM 126406212131, Department of Business and Management. Sharia Financial Management Study Program, Faculty of Islamic Economics and Business with supervisor Ayuk Wahdanfiari, M.H.

Keywords: Character, Capacity, Capital, Collateral, Condition, and Non Performing Loan (NPL).

This research is motivated by the fact that BPR as a financial institution that focuses on the micro and small business segment often faces limited information in assessing prospective debtors, especially in the aspects of Character, Capacity, Capital, Collateral, and Condition. This can cause inaccuracy in providing credit and lead to a high risk of Non-Performing Loans.

This study aims to (1) test whether there is an influence of Character on the level of Non-Performing Loans, (2) to test whether there is an influence of Capacity on the level of Non-Performing Loans, (3) to test whether there is an influence of Capital on the level of Non-Performing Loans, (4) to test whether there is an influence of Collateral on the level of Non-Performing Loans, (5) to test whether there is an influence of Condition on the level of Non-Performing Loans, (6) to test whether there is an influence of Character, Capacity, Capital, Collateral, and Condition on the level of Non-Performing Loans.

This study uses quantitative methods. The research sources used are primary data obtained through questionnaires to employees of BPR Eka Dana Mandiri Malang with data processing used, namely SPSS version 26. This study uses classical assumption tests, multiple linear regression tests and hypothesis tests.

The results of this study indicate that (1) Character has a significant effect on the level of Non-Performing Loans, (2) Capacity has a significant effect on the level of Non-Performing Loans, (3) Capital has a significant effect on the level of Non-Performing Loans, (4) Collateral has a significant effect on the level of Non-Performing Loans, (5) Condition has a significant effect on the level of Non-Performing Loans, (6) Character, Capacity, Capital, Collateral, and Condition have a significant effect on the level of Non-Performing Loans. The R square value is 0.586. This shows that 58.6% of the variation of the independent variables in the model, namely Character, Capacity, Capital, Collateral, and Condition, affect Non-Performing Loans and the remaining 60.3% of other variations are influenced by other factors outside this research model.