

ABSTRACT

CREDIT DISTRIBUTION MECHANISM OF STATE APPARATUS IN REGIONAL PUBLIC COMPANY (PERUMDA) PEOPLE'S CREDIT BANKS (BPR) MAJALENGKA BANTARUJEG BRANCH OFFICE

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This study aims to determine the mechanism of state apparatus credit distribution at Perumda BPR Majalegka KC Bantarujeg. The data used in this study is qualitative data with primary and secondary data sources using interview data collection techniques, direct observation, and literature study. The results of this study describe the requirements in applying for State Apparatus Credit that must be completed by prospective debtors. The mechanism for channeling credit from the arrival of the prospective debtor to the realization of credit, there are obstacles in the distribution including the closeness of the prospective customer to bank employees, requirements in submitting credit applications that are not completed, and false information provided by prospective customers. The way to overcome obstacles to Perumda BPR Majalegka KC Bantarujeg is to cultivate a prudent attitude and professional attitude, for incomplete requirements on credit applications, the way to do repeated checks regarding the requirements that must be met by the customer, and make visits to ensure the correctness of the information provided by prospective customer.

Keywords: Mechanism, State Apparatus Credit, People's Credit Banks