PERAN KREDIT MULTIGUNA DALAM MENDUKUNG PENDAPATAN OPERASIONAL PADA PT. BANK DKI

Oleh:

Ananda Asty Athaya

ABSTRAK

Perbankan memiliki peran sentral dalam perekonomian nasional melalui fungsi intermediasi, khususnya penyaluran kredit. Tugas Akhir ini bertujuan untuk mengetahui pelaksanaan Kredit Multiguna, strategi pengembangannya, serta perannya dalam mendukung pendapatan operasional PT Bank DKI. Penulisan ini menggunakan metode deskriptif kualitatif dengan pendekatan studi kasus melalui wawancara, observasi, dan studi dokumentasi. Hasil kajian menunjukkan bahwa pelaksanaan Kredit Multiguna berjalan sistematis mulai dari canvassing, pengecekan SLIK OJK, simulasi kredit, penginputan data melalui sistem ILOS, akad kredit, hingga pencairan dana kepada segmen pegawai payroll Bank DKI dengan mekanisme auto-debet gaji. Strategi pengembangannya meliputi canvassing aktif ke instansi mitra payroll, telemarketing terstruktur, referral nasabah eksisting, dan penguatan ekosistem digital melalui JakOne Mobile, meskipun masih menghadapi kendala berupa persaingan dengan pinjaman online, persaingan suku bunga, pergeseran perilaku finansial masyarakat, keterbatasan regulasi pemasaran, dan keterbatasan segmen pasar. Kredit Multiguna berperan penting dalam mendukung pendapatan operasional, tercermin dari pertumbuhan outstanding kredit dari Rp17,70 triliun pada 2024 menjadi Rp17,81 triliun pada 2025 dan peningkatan jumlah debitur dari 100.578 menjadi 105.237 rekening, serta kontribusinya terhadap penghimpunan Dana Pihak Ketiga melalui kewajiban rekening payroll debitur. Disimpulkan bahwa Kredit Multiguna merupakan produk strategis PT Bank DKI, dan perluasan mitra payroll serta inovasi pendekatan pemasaran direkomendasikan untuk menjaga pertumbuhan berkelanjutan.

Kata kunci: kredit multiguna, pendapatan operasional Bank DKI

THE ROLE OF MULTIPURPOSE CREDIT IN SUPPORTING OPERATIONAL INCOME AT PT. BANK DKI

By:

Ananda Asty Athaya

ABSTRACT

The banking sector plays a central role in the national economy through its intermediation function, particularly credit distribution. This final report examines the implementation of multipurpose credit (Kredit Multiguna), its development strategies, and its role in supporting operational income at PT Bank DKI. A qualitative descriptive case study approach was used through interviews, observation, and documentation study. Findings show that multipurpose credit is implemented systematically through canvassing, SLIK OJK verification, credit simulation, ILOS data input, credit agreement, and disbursement to Bank DKI payroll employees using automatic salary deduction. Development strategies include active canvassing to payroll partner institutions, structured telemarketing, referrals from existing customers, and strengthening the digital ecosystem through JakOne Mobile, despite challenges such as competition from online lending, interest rate competition, shifting financial behavior, marketing regulation constraints, and a limited market segment. Multipurpose credit supports operational income, reflected in outstanding credit growth from Rp17.70 trillion in 2024 to Rp17.81 trillion in 2025 and an increase in debtors from 100,578 to 105,237 accounts, plus its contribution to third-party fund growth via mandatory payroll accounts. It is concluded that multipurpose credit is a strategic product for PT Bank DKI, and expanding payroll partnerships with innovative marketing is recommended to sustain growth.

Keywords: multipurpose credit, operational income Bank DKI