



ANALYSIS OF CONSUMER CREDIT PROVISION AT PT BANK NAGARI, STEBA BRANCH

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ABSTRACT

This study aims to analyze consumer credit disbursement at PT Bank Nagari, Siteba Branch, during the 2021–2025 period. The data analysis method used is quantitative data, which is information in the form of numbers that can be measured, calculated, and analyzed using growth formulas. It also uses descriptive qualitative analysis, a study method that aims to describe and explain a phenomenon in depth. The results of the study indicate that consumer credit distribution in the 2021–2022 period experienced a growth rate of 1.23 percent. Furthermore, in the 2022–2023 period, consumer credit increased significantly to 15.23 percent, and in the 2023–2024 period, growth increased to 14.70 percent. However, in the 2024–2025 period, consumer credit experienced a decline with a growth rate of minus 14.12 percent.

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INTRODUCTION

The development of the banking sector plays a crucial role in supporting national economic growth. Banks function as financial intermediaries that collect funds from the public in the form of deposits and channel them back to the public in the form of loans. One form of fund disbursement that plays a strategic role in meeting public needs is consumer credit. Consumer credit is a credit facility provided to individuals to meet personal needs, such as purchasing a home, a vehicle, home renovations, education, and other consumption needs. (Ramadhani, S., Rinaldo, J., & Bustari, A 2023) As people's living needs increase, the demand for consumer credit has also risen. Consumer credit provides convenience for people to meet their needs without having to wait for cash to become available. However, on the

other hand, the provision of consumer credit carries risks for the bank, particularly the risk of non-performing loans due to the borrower's inability to meet installment payment obligations in accordance with the loan agreement.

In the process of extending credit, banks are required to apply the principle of prudence (prudential banking). This is in accordance with Law of the Republic of Indonesia No. 10 of 1998 on Banking, which states that when extending credit, banks must be confident in the debtor's ability and willingness to repay their obligations in accordance with the agreed-upon terms. The application of the principle of prudence aims to maintain the bank's financial health and minimize the risk of non-performing loans. (Kristianti 2014) Pursuant to Law No. 7 of 1992 on Banking, as last amended by Law No. 4 of 2023 on the Development and Strengthening of the Financial Sector, a bank is a business entity that collects funds from the public in the form of deposits and channels them back to the public in the form of loans, as well as provides other financial services. Thus, banks bear a significant responsibility to manage public funds safely and productively. (Riana Multhazam 2026)

Credit

The term "credit" derives from the Latin word "credere," meaning "trust." Credit can be defined as the activity of extending loans by financial institutions to other parties based on the principle of trust. In a credit relationship, there is a binding agreement between the lender and the borrower, which outlines the rights and obligations of each party in accordance with the terms agreed upon. According to Law of the Republic of Indonesia No. 7 of 1992 on Banking, as amended by Law No. 10 of 1998, credit is the provision of money or a claim equivalent thereto based on a loan agreement between the bank and another party, which obligates the borrower to repay the debt within a specified period in exchange for interest.

The granting of credit is based on the bank's confidence that the debtor is capable and willing to fulfill their obligations in accordance with the credit agreement. Therefore, before granting a loan, the bank first conducts a credit analysis that covers the customer's background, repayment capacity, collateral provided, and other supporting factors. The purpose of credit analysis is to ensure that the loan granted is secure and to minimize the

Consumer Credit

Consumer credit is credit extended to individuals to meet personal or consumption needs, such as purchasing a home, a vehicle, home renovations, education, and other needs. Consumer credit is not directly used for productive activities, but it plays a role in improving public welfare (Andani and Widayati 2020).

Purpose of Consumer Credit

The purpose of consumer credit is to assist the public in meeting their living needs through an installment payment system. Additionally, consumer credit aims to enhance customer loyalty, expand the distribution of bank funds, and increase bank revenue through loan interest, while adhering to the principles of prudence and risk management (Andani and Widayati 2020).



Benefits of Consumer Credit

Consumer credit offers various benefits for both borrowers and financial institutions. According to Rahmat (2025), consumer credit helps the public meet personal and household needs such as housing, vehicles, education, and other consumption needs without having to provide cash upfront. Additionally, consumer credit can improve the well-being and standard of living of the public through more affordable installment payment systems. For banks, the disbursement of consumer credit provides benefits in the form of interest income, increased customer loyalty, and the expansion of the credit portfolio (Ismail, 2017).

Functions of Consumer Credit

Putra A. & Rahman (2025) note that consumer credit serves as a means of meeting the public's consumption needs and increasing purchasing power. As purchasing power rises, consumer credit also contributes to national economic growth.\

Furthermore, consumer credit also serves as a tool for equitable distribution of prosperity, as it enables people to acquire necessary goods and services even with limited funds. For the banking sector, consumer credit serves as a productive form of fund disbursement with relatively manageable risk (Kasmir, 2018).

Types of Consumer Loans

According to Kumala Saiful (2018), consumer loans can be categorized into several types, as follows:

1. Mortgage Loans (KPR), which are loan facilities for purchasing or building a residence.
2. Motor Vehicle Ownership Loan (KKB), a loan used to purchase a motor vehicle for personal use.
3. Multi-Purpose Loan, a loan provided for various consumption needs, typically secured by specific collateral.
4. Unsecured Loan (KTA), a loan that does not require tangible collateral and is usually based on the borrower's steady income.
5. Education Loans, which are loans allocated to cover education-related expenses.

Principles of Konsumtif Credit Granting

When extending consumer credit, banks are required to apply the principle of prudence (prudential banking principle) to maintain the quality of the credit extended. According to Ananda C.F. (2023), the principle of prudence in credit analysis is known as the 5C principle, which consists of Character, Capacity, Capital, Collateral, and Condition of the Economy. This principle is used to comprehensively assess a prospective borrower's eligibility before the loan is granted.

1. Character involves assessing the prospective borrower's character, attitude, and good faith in fulfilling their loan obligations. Character assessment is conducted through credit history, payment discipline, and information from relevant third parties. The purpose of

this assessment is to ensure that the borrower has the willingness to repay the loan in accordance with the agreement.

2. Capacity is an assessment of the prospective borrower's ability to make loan installments from their income. The bank analyzes income sources, job stability, and the debt-to-income ratio to ensure that the loan granted does not exceed the borrower's financial capacity.
3. Capital refers to the financial condition and assets held by the prospective borrower. Although consumer loans are intended for personal use, banks still assess the borrower's net worth and financial position as indicators of their ability to manage future financial risks.
4. Collateral is security provided by the borrower to the bank as a safeguard in the event of default. This security may take the form of tangible assets such as a home, a vehicle, or other assets of economic value. The presence of collateral aims to reduce the bank's risk of loss.
5. Condition of Economy is an assessment of economic, social, and environmental conditions that may affect the borrower's ability to repay the loan. This factor includes the national economic situation, the stability of the borrower's employment sector, and government policies that could potentially impact the borrower's income.

The application of the 5C principles aims to objectively assess the eligibility of prospective borrowers and minimize the risk of non-performing loans. Additionally, the application of the principle of prudence is mandated by the Banking Law, which aims to maintain the stability of the banking system and the soundness of banks in performing their intermediary functions (Purnomo B 2013).

Analysis of the Feasibility of Granting Consumer Loans

Credit feasibility analysis is the process of evaluating prospective borrowers to determine their eligibility for credit. The evaluation is conducted across several aspects, including legal, financial, managerial, technical and operational, socio-economic, and environmental factors. This analysis aims to ensure that the consumer credit granted can be repaid in accordance with the agreement and does not pose excessive risk to the bank (ANCIN 2016).

When extending consumer loans, banks must conduct a thorough creditworthiness analysis before making a lending decision. One commonly used analysis method is the 5C analysis, which consists of Character (borrower's character), Capacity (ability to pay), Capital (capital), Collateral (collateral), and Condition of the Economy (economic conditions). This analysis aims to assess the borrower's creditworthiness and reduce the likelihood of non-performing loans (M. K. Bermasalah 2016)

PT Bank Nagari, as the Regional Development Bank of West Sumatra Province, plays a role in providing various credit products, including consumer loans, to meet the public's financing needs. One of the units that disburses consumer loans is PT Bank Nagari Siteba Branch. In practice, Bank Nagari Siteba Branch conducts an analysis of every consumer loan application to ensure that the loans granted are targeted appropriately and can be repaid in accordance with applicable regulations. The following is the amount of consumer loans granted by PT Bank Nagari Siteba Branch for the 2021–2025 period



Total Consumer Credit provsiion by PT. Bank Nagari, Siteba Branch, for the 2023–2025 Period

Table.1 Total Consumer Credit

No.	Year	Total Amount of Consumer Credit (Rp)
1	2021	72.675.875.000
2	2022	73.570.196.000
3	2023	84.773.969.000
4	2024	97.236.440.000
5	2025	83.506.083.000

Sumber;*PT.Bank Nagari Cabang Siteba*

Table 1. above shows that consumer loan disbursements at PT Bank Nagari’s Siteba Branch from 2021 to 2025 have fluctuated. In 2021, the amount of consumer credit disbursed was recorded at Rp. 72,675,875,000. Subsequently, in 2022, consumer credit disbursement increased to Rp. 73,570,196,000. A more significant increase occurred in 2023, when consumer credit disbursement reached Rp. 84,773,969,000, and rose again in 2024 to Rp. 97,236,440,000. However, in 2025, consumer credit disbursement decreased to Rp. 83,506,083,000.

Table 1 shows the development of consumer credit disbursement at PT Bank Nagari, Siteba Branch, during the 2021–2025 period. Overall, the data indicate a fluctuating trend.

In 2021, the total consumer credit disbursed amounted to Rp 72,675,875,000. This figure increased slightly in 2022 to Rp 73,570,196,000. A more significant rise occurred in 2023, reaching Rp 84,773,969,000, and continued to grow in 2024 to Rp 97,236,440,000, which represents the highest level during the observed period. However, in 2025, consumer credit disbursement declined to Rp 83,506,083,000.

RESEARCH METHODS

Data Collection Methods

a. Field Research

The author went directly into the field to collect the necessary data. One method used was conducting interviews with parties associated with the institution in question, ensuring that the information obtained was more relevant.

b. Library Research

The researcher visits the library to search for information and review books or references related to the topic under discussion.

c. Data Analysis Methods

In analyzing the data, both qualitative and quantitative methods were used. The qualitative method describes, understands, and explains the data studied during the research, while the quantitative method analyzes the granting of credit at PT. Bank Nagari

The methods described above refer to the research methods, which explain how data is collected and analyzed in a study, particularly in research on consumer credit distribution at a bank.

In simple terms, these methods describe how the researcher obtains data and how the data is processed to produce research findings and conclusions.

2. Data Analysis Methods

a. Qualitative Method

The qualitative method is used to describe and interpret the data in a descriptive way. It explains conditions related to credit distribution, influencing factors, and information obtained from interviews. Qualitative method is a research approach used to understand a phenomenon in depth by utilizing non-numerical data such as words, opinions, experiences, and perceptions. This method emphasizes meaning, processes, and contextual understanding of a problem rather than statistical calculations. In qualitative research, the researcher acts as the main instrument who directly collects data through techniques such as interviews, observations, and documentation. The data obtained are then analyzed descriptively using an inductive approach, meaning that conclusions are drawn from facts found in the field. The purpose of using qualitative methods is to gain a comprehensive understanding of how and why a phenomenon occurs. In the context of this study, the qualitative method is used to



explore factors influencing fluctuations in consumer credit distribution, bank policies in lending, and customers' perceptions of the credit services provided.

b. Quantitative Method

The quantitative method is used to analyze numerical data, such as the total amount of credit, credit growth, and changes over time at PT Bank Nagari. Quantitative Method is a research approach used to examine relationships between variables through numerical data and statistical analysis. This method focuses on measurement, testing theories, and producing objective results that can be generalized to a larger population. In quantitative research, data are collected in the form of numbers and analyzed using statistical techniques to identify patterns, relationships, or trends.

The researcher typically uses structured instruments such as questionnaires, surveys, or secondary data (e.g., financial reports) to collect data. Unlike qualitative methods, the role of the researcher is more as an objective observer, and the research process is systematic, structured, and predetermined.

The data analysis in quantitative methods is deductive, meaning it starts from theories or hypotheses and then tests them using empirical data. Common analytical tools include percentages, growth rates, correlation, and regression analysis. The purpose of quantitative research is to measure variables, test hypotheses, and determine the strength of relationships between factors. In the context of your study, the quantitative method can be used to analyze the growth of consumer credit, identify trends over time, and measure the level of increase or decrease in credit disbursement based on numerical data. In summary, these methods combine direct field data collection, literature review, and both descriptive and numerical analysis. This combination ensures that the research is comprehensive, accurate, and scientifically reliable. To measure the growth of consumer credit each year, the following formula is used:

$$\text{Growth Rate} = \frac{X_t - X_{t-1}}{X_{t-1}} \times 100\%$$

Where:

X_t = consumer credit in the current year

X_{t-1} = consumer credit in the previous year

Based on this formula, the growth of consumer credit disbursement can be described. Based on this description, the author is interested in conducting research titled "Analysis of Consumer Credit Disbursement at PT Bank Nagari Siteba Branch." The measurement of growth in the consumer credit data above is conducted to determine the extent of changes in credit distribution over time, whether it is increasing, decreasing, or remaining stable. In the banking context, particularly at PT Bank Nagari Siteba Branch, this measurement is important because it provides a dynamic overview of credit performance, rather than relying solely on annual total values.

First, growth measurement is used to evaluate the bank's performance in distributing consumer credit. Increases or decreases in credit from year to year reflect the effectiveness of marketing strategies, credit policies, and the bank's ability to attract customers.

Second, this measurement helps identify economic conditions and customer behavior. An increase in credit growth generally indicates higher consumer purchasing power, stronger confidence in financial institutions, and stable economic conditions. Conversely, a decline in credit growth may signal economic slowdown, rising interest rates, or tighter credit policies.

Third, growth analysis is also used as a basis for managerial decision-making. By understanding credit growth trends, bank management can determine appropriate strategies, such as expanding lending activities, tightening credit requirements, or improving credit product promotions.

Thus, measuring growth in consumer credit data is not merely a statistical calculation, but also an analytical tool to evaluate bank performance, understand market conditions, and support more effective decision-making.

RESULTS AND DISCUSSION

Analysis and Discussion

The primary target for consumer loans at PT Bank Nagari's Siteba Branch is individual customers with a fixed income whose salaries or earnings are paid through PT Bank Nagari West Sumatra. This targeting aims to minimize credit risk and ensure the smooth payment of monthly loan installments. The customer groups that are the primary targets for consumer credit are as follows:

- a. Civil Servants (PNS) and Civil Service Candidates (CPNS) or autonomous CPNS who are employees working within the West Sumatra Provincial Government or the Regency/Municipal Governments in the West Sumatra Province, with income sourced from the Regional Revenue and Expenditure Budget (APBD). This group is considered to have a high level of income stability, thereby possessing a strong ability to meet their consumer loan obligations.
- b. Non-Autonomous or Vertical Civil Servants (PNS) and Civil Servant Candidates (CPNS)—that is, non-autonomous or vertical civil servants and civil servant candidates—are public servants whose salaries are paid through the State Budget (APBN) or the central government. At the time the loan was granted, these employees were stationed within the operational area of PT Bank Nagari West Sumatra. This group is targeted for loans because they have relatively stable and consistent income.
- c. Members of the Indonesian National Armed Forces (TNI) and the Indonesian National Police (POLRI) are also included among the primary targets for consumer loans. This is because they have a fixed monthly income and a clear payroll system, allowing the bank to directly deduct loan installments from their payroll accounts.
- d. Employees of State-Owned Enterprises (SOEs) and Regional-Owned Enterprises (ROEs)—that is, SOE and ROE employees—are targeted for consumer credit because they work for institutions with clear organizational structures and payroll



systems. Additionally, the stability of SOE/ROE employees' income is considered capable of supporting the smooth repayment of loan installments.

- e. Employees of Companies or Non-Governmental Business Entities Deemed Creditworthy In addition to government agency employees, PT Bank Nagari Sumatera Barat also extends consumer loans to employees of companies or non-governmental business entities deemed creditworthy by the bank. This assessment of credibility is based on the company's reputation, financial stability, and the regularity of employee salary payments. By establishing these primary objectives, PT Bank Nagari Sumatera Barat can apply the principle of prudence in granting consumer loans and minimize the risk of non-performing loans.

Applicant Requirements and Application Documents for Consumer Loans at PT Bank Nagari, Siteba Branch

a. Applicant Requirements

The requirements that must be met by applicants for consumer credit at PT Bank Nagari Siteba Branch are as follows:

- 1) An Indonesian citizen (WNI) with legal capacity, meaning at least 21 years of age or married, of sound mind, and not under guardianship (curatele).
- 2) Must be a Civil Servant (PNS) or an Autonomous Civil Servant Candidate (CPNS), as evidenced by the relevant Employee Appointment Letter (SK) or Civil Servant Candidate Appointment Letter (SK).
- 3) Must have a savings account at PT Bank Nagari Siteba Branch as the account for salary receipt and loan installment payments.
- 4) Meets the Credit Repayment Capacity (KPB) and Credit Granting Requirements (PPK) applicable at PT Bank Nagari Siteba Branch.

b. Application Documents

The documents that must be submitted by the applicant when applying for a consumer loan are as follows:

- 1) A loan application form that has been fully completed and signed by the applicant, or a loan application letter written by the borrower in accordance with the bank's requirements.
- 2) Original Power of Attorney for Payroll Deduction (SKMG) regarding monthly salary and other entitlements.
- 3) Original Appointment Decision (SK) for Civil Service Candidate or Appointment Decision as a Civil Servant.
- 4) Original Decision (SK) on the latest rank.
- 5) Original TASPEN Card, for employees participating in the TASPEN program.
- 6) List or proof of the most recent monthly salary/income.
- 7) A photocopy of the Taxpayer Identification Number (NPWP), for applicants with a credit limit who are required to attach an NPWP in accordance with applicable regulations.
- 8) Proof of ownership of additional collateral, for customers who, based on bank regulations, are required to submit additional collateral.

c. Requirements for Additional Documents

- 1) Loans with a Term Extending Beyond Retirement

Specifically for applicants applying for a General Consumer Loan (KCU-General) with a loan term extending beyond the retirement period (covering two periods: the active service period and the retirement period), they must attach additional documents in the form of a Statement of Consent and a Power of Attorney regarding pension payments and pension deductions for loan installments through PT Bank Nagari Siteba Branch. These letters must be signed on a Rp10,000 stamped paper and acknowledged by the head or director of the relevant agency in accordance with the applicable format.

2) Loan Takeover from Another Bank

Borrowers whose loans have been transferred from another bank must submit the results of a Debtor Information System (SID) check or a BI Check conducted by the bank. Once the loan is disbursed, borrowers are also required to submit proof of full payment or a letter of clearance from the original bank.

Growth Rate of Consumer Loans at PT. Bank Nagari, Siteba Branch

To assess the trends and growth rates of consumer loans at PT. Bank Nagari's Siteba Branch, it is necessary to present data on the total amount of consumer loans disbursed during the 2023–2025 period. This data is presented in tabular form to provide a clear overview of the total amount of consumer loans and the changes that have occurred from year to year. Based on the above, the following is presented.

Growth Rate of Consumer Credit Provision PT. Bank Nagari, Siteba Branch 2023–2025 period

Table.2 Growth Rate Of Consymer Credit

N0	Year	Amount consumer credit (Rp)	of Growth rate	
			(%)	(%)
1	2021	72.675.875.000	0	0
2	2022	73.570.196.000	894.321.000	1,23%
3	2023	84.773.969.000	11.203.773.000	15,23%
4	2024	97.236.440.000	12.462.471.000	14,70%
5	2025	83.506.083/000	-13.739.357.000	-14,12%

Source: PT Bank Nagari, Siteba Branch,

as follows:

- 2022: $\frac{73,570,196,000 - 72,675,875,000}{72,675,875,000} \times 100\% \approx 1.23\%$
- 2023: $\frac{84,773,969,000 - 73,570,196,000}{73,570,196,000} \times 100\% \approx 15.23\%$
- 2024: $\frac{97,236,440,000 - 84,773,969,000}{84,773,969,000} \times 100\% \approx 14.71\%$
- 2025: $\frac{83,506,083,000 - 97,236,440,000}{97,236,440,000} \times 100\% \approx -14.12\%$



These results indicate that the highest growth occurred in 2023, followed by 2024, while 2025 experienced a negative growth, reflecting a contraction in consumer credit disbursement after a period of continuous increase.

In this table, based on calculations of consumer credit growth for the 2021–2022 period, the consumer credit growth rate was Rp. 894,321,000, with a growth percentage of 1.23%. For the 2022–2023 period, the growth rate of consumer credit was Rp. 11,202,773,000, with a growth percentage of 15.23%. Subsequently, for the 2023–2024 period, the growth rate of consumer credit was Rp. 12,462, 471,000, with a growth rate of 14.70%. Then, during the 2024–2025 period, the growth rate of consumer credit decreased to Rp. -13,739,357,000, with a decline of -14.12%. Based on the table above, consumer credit growth fluctuated during the 2021–2025 period. From 2021 to 2022, consumer credit increased by Rp 894,321,000, representing a growth rate of 1.23%. This relatively modest increase can be attributed to the post-pandemic economic recovery, during which consumers were still cautious about taking on new debt.

In the 2022–2023 period, consumer credit experienced a significant increase of Rp 11,203,773,000, with a growth rate of 15.23%. This rise can be explained by improving economic conditions, increased consumer purchasing power, and greater consumer confidence in taking out loans for various needs such as vehicle purchases, home renovations, and other consumption purposes.

The upward trend continued in the 2023–2024 period, with consumer credit growing by Rp 12,462,471,000, equivalent to a growth rate of 14.70%. This growth was likely supported by stable economic conditions, more aggressive bank marketing strategies, and easier access to credit facilities for customers. However, in the 2024–2025 period, consumer credit declined by Rp 13,739,357,000, resulting in a negative growth rate of -14.12%. This decrease may have been caused by factors such as reduced consumer purchasing power, rising interest rates, or stricter lending policies implemented by the bank.

Discussion

Based on the results of the analysis of consumer credit growth for the 2021–2022 period, this increase indicates relatively stable growth, although it remains relatively low, suggesting that demand for consumer credit is beginning to rise gradually. During the 2022–2023 period, consumer credit saw a significant increase; this high growth reflects rising consumer demand as well as customers' confidence in the financing services provided by banks.

During the 2023–2024 period, consumer credit disbursement increased again. This indicates that the performance of consumer credit disbursement remains in good condition and is supported by effective credit policies and the application of the principle of prudence.

Overall, the development of consumer credit during the 2021–2025 period shows a fluctuating pattern, with an upward trend from 2022 to 2024 and a decline in 2025. This situation serves as a basis for evaluation by banks in formulating consumer credit disbursement strategies to ensure sustainability and the ability to manage credit risk

optimally. The provision of consumer credit at PT Bank Nagari refers to the distribution of funds to customers for non-productive personal needs, such as purchasing goods, home renovation, education expenses, and other consumption purposes. This type of credit is generally aimed at individuals with stable incomes, including civil servants, private employees, and the general public. In practice, Bank Nagari offers various forms of consumer credit, such as multipurpose loans, employee loans with salary deduction systems, housing loans, and vehicle loans, all of which are structured with installment schemes tailored to the customer's repayment capacity.

The process of granting consumer credit at Bank Nagari involves several stages, beginning with the customer's application, followed by a creditworthiness assessment based on the prudential principle known as the 5C concept: character, capacity, capital, collateral, and condition. Once the application is deemed feasible, the bank proceeds with credit approval, the signing of the credit agreement, and finally the disbursement of funds. During this process, customers are required to fulfill administrative requirements such as providing identification documents, proof of income, and other supporting documents, and in certain cases, collateral may also be required.

In its implementation, consumer credit provision is not free from risks, particularly the risk of non-performing loans. Therefore, Bank Nagari applies various control measures, including strict credit analysis, regular monitoring of installment payments, and the application of automatic salary deductions for specific loan types. With proper management, consumer credit not only helps customers meet their financial needs but also serves as a significant source of income for the bank through the interest earned on the loans.

CONCLUSION

Based on the results of the study at PT. Bank Nagari, Siteba Branch, the author concludes that the value of consumer credit in 2021 was used as the base year, so no growth calculation was performed. Calculating the growth of consumer credit for the 2021–2022 period, the growth was 1.23% compared to 2021. Furthermore, in the 2022–2023 period, consumer credit experienced a significant increase, resulting in a growth rate of 15.23% compared to 2022. In the 2023–2024 period, consumer credit disbursement increased again, with a growth rate of 14.70% compared to 2023. However, in the 2024–2025 period, the value of consumer credit declined, resulting in a growth rate of -14.12% compared to 2024.

In conclusion, consumer credit is a financing facility provided by financial institutions, such as banks or finance companies, to individuals for personal needs rather than productive or business purposes. Examples include vehicle loans, credit cards, and unsecured personal loans. From a benefits perspective, consumer credit helps individuals improve their quality of life by enabling them to obtain goods or services without having to wait until sufficient funds are available. It also contributes to economic growth by increasing purchasing power and overall consumption in society.

However, consumer credit also carries significant risks for both borrowers and lenders. For borrowers, the main risk is excessive debt if the credit is not managed properly. For lenders, the risk lies in potential defaults or non-performing loans when borrowers are unable to meet their repayment obligations. Therefore, the provision of consumer credit must follow prudent principles, including proper creditworthiness assessment using methods such as the 5C principles (Character, Capacity, Capital, Collateral, and Conditions of the Economy). In



addition, financial education for borrowers is essential to ensure that credit is used responsibly. Overall, consumer credit is a useful financial tool when used wisely and in a controlled manner, but it can lead to financial problems if not accompanied by proper planning and management.

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