

## ABSTRAK

PT Mandiri Utama Finance Jember sebagai salah satu perusahaan pembiayaan menghadapi tantangan dalam mengambil keputusan pemberian kredit yang tepat di tengah tingginya volume pengajuan pembiayaan yang tidak selalu diikuti dengan tingkat persetujuan seimbang, serta masih adanya aplikasi reject, batal, dan pending yang mengindikasikan perlunya penerapan prinsip kehati-hatian. Penelitian ini bertujuan menganalisis dan menguji pengaruh prinsip 5C (*Character, Capacity, Capital, Collateral, Condition of Economy*) terhadap keputusan pemberian kredit pada PT Mandiri Utama Finance Jember. Metode yang digunakan adalah kuantitatif dengan pendekatan survei. Populasi berjumlah 50 karyawan yang terlibat dalam proses kredit, seluruhnya dijadikan sampel (sampling jenuh). Data dikumpulkan melalui kuesioner skala Likert dan dianalisis menggunakan regresi linear berganda SPSS. Hasil penelitian menunjukkan secara parsial, *Character* berpengaruh positif dan signifikan dengan nilai t-hitung sebesar 3,353 dan signifikansi 0,002. *Capacity* juga berpengaruh positif dan signifikan dengan nilai t-hitung sebesar 3,003 dan signifikansi 0,004. *Capital* berpengaruh positif dan signifikan dengan nilai t-hitung sebesar 3,327 dan signifikansi 0,002. *Collateral* berpengaruh positif dan signifikan dengan nilai t-hitung sebesar 2,031 dan signifikansi 0,048. *Condition of Economy* juga berpengaruh positif dan signifikan dengan nilai t-hitung sebesar 3,074 dan signifikansi 0,004. Kelima prinsip 5C secara bersama-sama berkontribusi terhadap keputusan pemberian kredit dengan nilai Adjusted R Square sebesar 65,6%. Implikasinya, PT Mandiri Utama Finance Jember perlu fokus pada peningkatan aspek Capital dan Character karena memiliki pengaruh paling dominan, serta tetap memperhatikan aspek lainnya sebagai pendukung.

**Kata Kunci:** *Character, Capacity, Capital, Collateral, Condition of Economy*, Keputusan Pemberian Kredit

## ABSTRACT

*PT Mandiri Utama Finance Jember, as a financing company, faces challenges in making appropriate credit decisions amidst the high volume of financing applications that are not always accompanied by a balanced approval rate, as well as the continued existence of rejected, canceled, and pending applications, indicating the need for implementing the prudential principle. This study aims to analyze and examine the influence of the 5C principles (Character, Capacity, Capital, Collateral, and Condition of Economy) on credit decisions at PT Mandiri Utama Finance Jember. The method used is quantitative with a survey approach. The population consisted of 50 employees involved in the credit process, all of whom were sampled using a saturated sampling technique (census). Data were collected through a Likert scale questionnaire and analyzed using multiple linear regression with SPSS. The results showed that partially, Character had a positive and significant effect on credit decisions with a t-value of 3.353 and a significance of 0.002. Capacity also had a positive and significant effect with a t-value of 3.003 and a significance of 0.004. Capital had a positive and significant effect with a t-value of 3.327 and a significance of 0.002. Collateral had a positive and significant effect with a t-value of 2.031 and a significance of 0.048. Condition of Economy also had a positive and significant effect with a t-value of 3.074 and a significance of 0.004. The five 5C principles collectively contributed to credit decisions with an Adjusted R Square value of 65.6%. The implication is that PT Mandiri Utama Finance Jember needs to focus on improving the Capital and Character aspects because they have the most dominant influence, while still paying attention to other aspects as supporting factors.*

**Keywords:** *Character, Capacity, Capital, Collateral, Condition of Economy, Credit Decision*