

**ABSTRAK**  
**Pemetaan Masalah dan Solusi Penanganan Pada Masalah**  
**Pembiayaan Mikro PT Bank BRI Syariah KC Bandung Citarum dengan**  
**Metode *Analytical Hierarchy Process (AHP)***  
**LUTHFIYYAH ULFAH**

---

Pembiayaan mikro pada bank BRI Syariah KC Bandung Citarum terdapat permasalahan yang disebabkan diantaranya ada dua kategori permasalahan. Penelitian ini menggunakan metode campuran (*mixed methods research design*) dan dianalisis menggunakan metode AHP (*Analytic Hierarchy Process*). Teknik pengumpulan yaitu dengan observasi, wawancara dan kuesioner. Sumber data dalam penelitian ini yaitu sumber data primer dan data sekunder. Aplikasi yang digunakan dalam pengolahan data ini menggunakan aplikasi *expert choice*.

Hasil penelitian menunjukkan (1) prioritas masalah pada faktor internal yaitu pada aspek analisa karyawan dengan bobot nilai 0,548 dan nilai *inconsistency* 0, faktor eksternal yaitu aspek peranan lembaga terkait dengan bobot nilai 0,384 dan nilai *inconsistency* 0,02 (2) prioritas solusi dalam aspek analisa karyawan karyawan dengan bobot nilai 0,427 dan nilai *inconsistency* 0. Aspek inisiasi awal didapatkan bobot nilai tinggi yaitu 0,373 dan nilai *inconsistency* 0,01 (3) Faktor eksternal dalam aspek kebijakan pemerintah didapatkan bobot nilai yaitu 0,426 dan nilai *inconsistency* 0,02 (4) Aspek peranan lembaga terkait bahwa didapatkan bobot nilai tinggi 0,634 dan *inconsistency* 0,02 (5) Aspek peningkatan manajerial didapatkan bobot nilai tinggi 0,510 dan *inconsistency* 0,01. (6) Aspek margin didapatkan bobot nilai 0,628 dan *inconsistency* 0,04. Nilai uji kendall w menunjukkan tidak ada tren kesepakatan secara keseluruhan diantara responden.

**Kata Kunci:** AHP, Masalah, Solusi, Aspek, *Inconsistency*.

**ABSTRACT**  
**Mapping Problems and Handling Solutions to Micro Bank Financing  
Problems of PT Bank BRI Syariah KC Bandung Citarum with Analytical  
Hierarchy Process (AHP) Method**  
**LUTHFIYYAH ULFAH**

---

*There are problems in micro financing at the BRI Syariah KC Bandung Citarum bank, which are caused by two categories of problems. This study used mixed methods research design and analyzed using the AHP (Analytic Hierarchy Process) method. The collection technique is by observation, interview and questionnaire. Sources of data in this study are primary data sources and secondary data. Applications used in processing this data using expert choice applications.*

*The results showed (1) the priority of the problem on internal factors, namely in the aspect of employee analysis with a weighting of 0.548 and an inconsistency value of 0, external factors, namely aspects of the role of the institution related to a value of 0.384 and an inconsistency value of 0.02 (2) priority of solutions in the aspect of analysis Employee employees with a weighting value of 0.427 and an inconsistency value of 0. Initialization aspects obtained a high value of 0.373 and an inconsistency value of 0.01 (3) External factors in the aspect of government policy obtained a value weight of 0.426 and an inconsistency value of 0.02 (4) Aspects The role of related institutions is that a high score of 0.634 and an inconsistency of 0.02 is obtained. (5) The aspect of managerial improvement is that it is a high value of 0.510 and an inconsistency of 0.01. (6) The aspect of margin is 0.628 and an inconsistency is 0.04. The Kendall  $\tau$  test value shows there is no overall agreement trend among respondents.*

**Keywords :** *AHP, Problem, Solution, Aspect, Inconsistency*