Adpebi International Journal of Multidisciplinary Sciences

https://journal.adpebi.com/index.php/AIJMS

Vol.2, No.2, 2023
ISSN: 2829-8217
Pp.275-285

Handling Non-Performing Loans: Case Studies on BPR Supra Artapersada Cibeber Branch

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ARTICLE INFO

Research Paper

Article history:
Received: 10 June 2023
Revised: 8 July 2023
Accepted: 7 August 2023

https://doi.org/10.54099/aijms.v2i2.659

ABSTRACT

People's Credit Bank is a banking institution that prioritizes lending services to the public. The distribution will be accompanied by credit risk, namely the emergence of non-performing loans. This study aims to determine the handling of non-performing loans at PT. BPR Supra Cibeber Branch. The research method used is to use qualitative methods by conducting observation techniques, in-depth interviews, and documentation. The results of the study showed an increase in NPL in 2022 by 1.37%, while the distribution of working capital decreased by 6.05%. In terms of handling non-performing loans PT. BPR Supra Artapersada Cibeber Branch implements several efforts, namely by conducting intensive visits to debtors, providing warning letters 1-3, making 3R efforts (*Rescheduling, Reconditioning, Restructuring*), taking over collateral, and writing off books for debtors.

Keywords: BPR, Non-performing Loans, Handling Non-Performing Loans

INTRODUCTION

The development of the banking financial sector has a very important role, especially in terms of financing to encourage economic sector growth. Banking in this case has an important role in advancing the economy in today's modern world because almost all financial sectors always need bank services. Banks as financial institutions have a function as an intermediary institution between parties who have excess funds and parties who lack funds. For parties who lack funds, they can make loans to banks to pay to fulfill business activities and household activities. ((Simatupang, 2019) stated that through the intermediation function, banking institutions can reallocate funds more effectively between two separate parties (*surplus and deficit units*) that do not know each other. Based on this, the main task of banking institutions in addition to raising funds, banks also allocate funds in the form of loans, known as credit which aims to improve people's living standards (Arainru, 2022; Herwina, 2022; Iskamto, 2020, 2023; Iskamto et al., 2023)..

Credit is money or goods given to another person at a certain time with or without collateral, along with interest payments or without interest (Ardela, 2020). Lending is the bank's most important activity in generating banking profits. Therefore, bank income will only be received if the selling price of the loan is higher than the operational costs that must be incurred by the bank (Prof Nasir, Mohamad ., Ph.D., 2019) In this case, the bank that prioritizes lending services is the People's Credit Bank (BPR). According to the Financial Services Authority Regulation Number 62/POJK.03/2020, a rural bank is a bank that carries out conventional business activities, BPR activities are also associated with the mission of establishing BPR itself, which is to provide good service products, namely in terms of providing credit to the community. PT. BPR Supra Artapersada or known as BPR Supra is one of the People's Credit Banks that has a variety of loan products that can attract the public to apply for credit. Based on its use and various economic elements, the types of loans at BPR Supra consist of Working Capital Loans (KMK), Other Consumer Loans (KKL), and Investment Loans (KI). For rural banks, lending activities to debtors are the largest source of income, therefore, in providing credit, banks need to manage the lending system to achieve maximum results and on target to minimize risks that will occur in the future.

Credit risk arises when debtors and creditors act recklessly in deciding credit terms. Therefore, the precautionary principle is needed, the precautionary principle can be done with a 5C analysis, namely *character assessment,* capacity assessment, *capital* assessment, collateral *assessment,* and debtor business prospect assessment (*Condition of Economy*)). With the application of this principle, it is expected to minimize the existence of non-performing loans. The purpose of the bank in analyzing the truth about prospective debtors is to fulfill their obligations to the bank immediately or on time, both installment and interest payments by the agreements and provisions in the established agreement (Pada et al., 2021)

In the distribution process, banks need to estimate the risks that will occur in the future, because it is not uncommon when the credit process takes place for debtors to have obstacles in carrying out their payment obligations, one of which is the existence of debtors who do not have good intentions in completing payment obligations, decreasing debtor business turnover, layoffs (Termination of Employment) to debtors, natural disasters and so on. If this is left unchecked, the credit quality of the debtor will continue to decline into non-performing credit quality. Non-performing loans reflect the possibility of default due to the customer's inability to pay their installments.

Research conducted by (Wulandari et al., 2022) and (Wulandari et al., 2022)(Made et al., 2022)states that lending is by the mechanisms determined by banks and OJK. Meanwhile, research from (Sagita et al., 2020) states that the emergence of bad loans is due to a lack of supervision of customer character, loss of collateral, and lack of customer awareness that buys time in paying credit bills, so special handling is needed. Based on previous studies, this study aims to determine and analyze the causes and handling of non-performing loans (study at PT. BPR Supra Artapersada Cibeber Branch, Indonesia). The results of research conducted by Bilqis Tahta Maulida &; Anita Handayani (Maulida & Handayani, 2022) handling non-performing loans can be done by rescheduling, re-requirements, and realignment as well as taking over collateral used as credit collateral. Meanwhile, according to ((Nikolaieva & Ekonomi, 2023) the bank's strategy to reduce bad loans by operationalizing departments involves the establishment of departments, involving assessing the feasibility of borrowers, reappraising collateral, and selecting acceptable measures for the settlement (reduction) of non-performing loans. The purpose of this study is to determine and analyze the handling of non-performing loans applied at PT BPR Supra Cibeber Branch.

LITERATURE REVIEW

People's Credit Bank

People's Credit Bank is a bank that carries out business activities conventionally its activities are narrower because it does not provide services in payment traffic (Prof Nasir, Mohamad ., Ph.D., 2019). Meanwhile, according to (Kasmir, 2016) People's Credit Bank is a bank that carries out business activities conventionally or based on Sharia principles. In its activities, BPR does not provide services in payment traffic. In its activities, BPR is prohibited from carrying out activities: receiving deposits in the form of demand deposits and participating in payment traffic, making capital participation, conducting insurance business, and doing other businesses outside the permitted business activities. Based on this, BPR activities only focus on raising funds through savings products and distributing them to the public in the form of credit.

Types of BPR Activities

According to Nasir Mohammad (Prof Nasir, Mohamad ., Ph.D., 2019) in practice, BPR activities are as follows:

1. Raise funds only for:
   - Savings Savings
   - Deposit Deposit
2. Disbursing funds in the form of:
   - Investment Credit
   - Working Capital Credit
   - Trade Credit

Because of the limitations owned by BPR, there are several restrictions that BPR should not do. This prohibition includes the following:

1. Receiving current account deposits
2. Follow the clearing
3. Conducting foreign exchange activities
4. Conducting insurance activities

Credit

According to (Andrianton, 2021) Credit is a condition of delivery in the form of money, goods, and services from one party (creditor) to another party (credit recipient) with a mutual agreement to be settled within a certain period accompanied by compensation for the additional principal. The principle of lending can be seen from the 5C principle, including:

1. *Character*
   Character is the character of a person from the people who will be given credit must be truly trustworthy. Because giving credit must be based on trust.
2. *Capacity*
   Capacity is used to assess the customer's ability to pay credit, by conducting this capacity assessment it will be seen its ability to return the credit received.
3. *Capital*
   This capital describes the use of capital used to develop its business, considering that this bank credit is used only as additional financing not to finance all the capital needed.
4. *Condition*
   Condition is an economic condition that exists now and makes estimates for the future, the assessment of this condition should have good prospects so that the occurrence of credit faults is relatively small.
5. *Collateral*
   Collateral is a guarantee submitted to the creditor for the credit provided (Masril & Kunci, 2020). This guarantee can be movable or immovable.

Types of Credit

According to Irham Fahmi (Fahmi, 2014) credit based on its type consists of:

1. *Consumptive credit*
   This credit is a credit submitted by a debtor to creditors to meet his personal needs.
2. Productive *credit*
   This credit is generally used or submitted by those who are engaged in the business world or those who have a business and need funds in their business to expand their business which aims to increase the graph of results that have been obtained today to be higher. Generally, credit in this type is categorized into 2 types, namely:
   a. Investment Credit

This credit is a credit that when submitted by a debtor to a creditor to be used to buy capital goods.

b. Working Capital Credit
The credit currently submitted by the debtor to the creditor with the aim will be used specifically to buy raw materials or spare parts.

3. Trade Credit
This credit is generally used for trading purposes. This credit is proposed to be able to make the goods that have been produced will be more useful. Generally, this trade credit can be divided into two, namely;
   a. Domestic Trade Credit, and
   b. Foreign trade credit or commonly referred to as export-import.

Credit Collectibility Rate

According to (Safira, 2022) Credit collectibility is credit quality that is qualified based on debtor performance factors, business prospects, and also their ability to pay principal, interest, and other costs. Collectibility in the banking world is classified into 5 statuses from highest to lowest collectibility. Meanwhile, based on Financial Services Regulation Number 40/POJK.03/ 2019 (OJK, 2019) concerning Asset Quality Assessment of Commercial Banks, the level of collectibility is determined as follows:

1. Current collectibility (L)
   If the debtor always distributes the principal and interest on time. The development of the account is good, there are no arrears and credit requirements.
2. Collectibility Under Special Attention (DPK), if the debtor is in arrears with principal and/or interest payments between 1-90 days.
3. Substandard Collectibility (KL), if the debtor is in arrears in principal and/or interest payments between 91-120 days.
4. Doubtful Collectibility (D), if the debtor is delinquent in principal and/or interest payments between 91-120 days.
5. Collectibility Stalled, if the debtor is in arrears in principal and/or interest payments for more than 180 days.

Non-performing Loans

Non-performing loans or commonly known as NPLs (*Non-Performing Loans*) are loans that are late paid or paid in installments, causing the risk of loss for banks in the future. In terms of collectibility included in non-performing loans are types of collectibility in Special Attention, Doubtful and Bad (Fahmi, 2014)

Factors Causing Non-Performing Loans

Credit is said to be problematic if it experiences the risk of failure, it can even cause losses. Therefore, it is necessary to group the causes of non-performing loans. According to Andrianto (Andrianto, 2020), the causes of non-performing loans are as follows:

1. Internal Factors of the Debtor
   a. Bad faith of the debtor
   b. The decline in the debtor's business results in a decrease in the debtor's ability to pay installments.
   c. The debtor does not have enough knowledge and experience to manage the business, so the debtor's business does not run well.
   d. The debtor's dishonesty in using credit to be productive becomes consumptive which is not by the original purpose in the credit agreement.
2. Internal Bank Factors
   a. The bad faith of bank officers or financial institutions for personal interests, such as bank / financial institution employees realizes the credit of debtors who reward or disburse the credit.
   b. The inability of bank/financial institution officers in managing credit provision from submitting applications to disbursing credit.
   c. The weakness and ineffectiveness of bank/financial institution officers in fostering debtors, so that debtors can easily take advantage of this loophole to commit violations or defaults.

3. External Factors of Banks/financial institutions
   a. *Force Majeure*
      Changes that occur due to natural disasters can cause large losses to debtors in their business. These changes include natural disasters such as floods, landslides, fires, and so on.
   b. Consequences of external changes in the environment (*environment)*
      Economic changes due to the monetary crisis affect the debtor's business. The monetary crisis can cause inflation which can cause the value of money to decrease against foreign currencies. The price of goods rises, causing the value of money to decrease. The opposite of inflation is deflation which causes the value of money to rise against foreign currencies so that goods fall, leading to sluggish productivity.

Non-performing Credit Handling Strategies

According to (Kasmir, 2016) rescue against bad loans is carried out by, among others:

1. *Rescheduling*
   An action taken by extending the credit period or installment period. In this case, the credit installment period is extended for example, from 26 times to 48 times, and this will certainly make the number of installments smaller along with the increase in the number of installments.
2. *Reconditioning*
   Reconditioning is an effort by the bank to save credit that has been channeled by changing all or part of the conditions (requirements) such as interest capacity, and postponement of interest payments until a certain time (Pada et al., 2021). *Reconditioning* means that banks change various existing requirements such as:
   a. Interest capitalization, which is the interest used as principal debt
   b. Postponement of interest payments until a certain time.
   c. Interest rate reduction.
   d. Interest exemption.
3. *Restructuring*
   Restructuring is a bank action to customers by increasing customer capital with customer consideration. These actions include:
   a. By increasing the amount of credit
   b. By increasing *equity,* by depositing additional cash from the owner.
4. Combination
   Is a combination of the three types above. A customer can be saved by a combination of rescheduling *with* restructuring*, for example, extended terms, deferred interest payments, or* reconditioning *by* rescheduling *for example extended periods of capital added.*
5. Forfeiture of bail
   Confiscation of collateral is a last resort if the customer does not have good faith. Or no longer able to pay all his debts.

METHOD

Research methods are scientific methods used to obtain information to meet certain purposes and uses (Sugiyono, 2017) The method used in this study is qualitative. Qualitative methods are methods that are based on the meaning of social reality that occurs or appears, not on the causes of reality that can occur. This qualitative research has an in-depth explanation of a phenomenon by collecting as much data as possible. In this case, researchers use a descriptive qualitative approach that will produce pictures or written words about a process or phenomenon of people and observed behavior (Sendari Ayu, 2019) The object of this research is the handling of non-performing loans at PT. BPR Supra Artapersada Cibeber Branch. The qualitative research method relies on in-depth interview methods, participatory observation, and group discussions with a natural background (Sirajuddin Saleh, 2017)

Data Collection Techniques

Data collection techniques are a series of activities carried out by researchers to collect valid data and also by reality (Salmaa, 2023). The type of data used in this study is sourced from primary data, namely data obtained directly in the field through interviews with informants involved in the activities being studied, and secondary data, namely data obtained from various literature.

In the data collection process, the author uses data triangulation techniques. Sugiyono (Sugiyono, 2017) stated that "Triangulation is defined as a data collection technique that combines various data collection techniques and existing data sources". As for collecting the data needed, the author collects data with the following techniques:

1. Observation
   Observation is the process of observation obtained directly at the scene or object of research. In this study researchers make participatory observations, where in this observation researchers are directly involved in the activities being observed or used as a source of data from the study. In this observation activity, researchers make observations on certain days depending on the conditions that exist in the research subjects (Rijali, 2019).
2. Interview
   An interview is a conversation between a source or informant and an interviewer or researcher to collect information in the form of data. In this case, the author uses a semi-structured interview where the implementation is freer but still within the scope of the interview as a whole. In semi-structured interviews can allow new questions to arise, which are adjusted to the answers given by the informant, so it is expected that the information obtained will be more in-depth. The parties involved in this interview process are billing staff and billing coordinators.
3. Documentation
   Documentation is a way used to obtain information or data in the form of books, documents, numbers, or pictures. In this case, the author will collect data that can support the results of the study.

Data Analysis Techniques

Data analysis is critical in the qualitative research process, analysis is used to understand relationships and concepts in data so that hypotheses can be developed and evaluated (Sugiyono, 2017) In analyzing the data, the author will carry out several stages including:

1. *Data Collection*
   At this stage, the author will collect data by conducting interviews with *key informants* or someone who knows about the situation of the research object and recording and recording the results of interviews with related parties
2. *Data Reduction*
   At this stage, data reduction will be carried out, namely by the author recording or choosing the main things and focusing on important results from interviews, and discarding results that are not relevant to the research topic assisted by electronic recording devices.
3. *Data Display*
   After reducing the data, the author will then present the data. In this case, it will be presented in the form of narrative text, in line with the opinion of Miles *and* Huberman (1984) (Sugiyono, 2017) which is most often used to present qualitative research data, namely with narrative text can also be in the form of graphs, matrices, *networks* or *charts.* By displaying data, it will be easier to understand what is happening and plan the next stage based on what has been understood by displaying data.
4. *Conclusing Drawing/ Verification*
   The conclusions in qualitative research are new findings that have never existed before. This finding can be in the form of a picture or description of an object that is not yet clear and when examined becomes clear. What the author finds in the field can be causal, interactive, hypothetical, or theoretical relationships (Sugiyono, 2017).

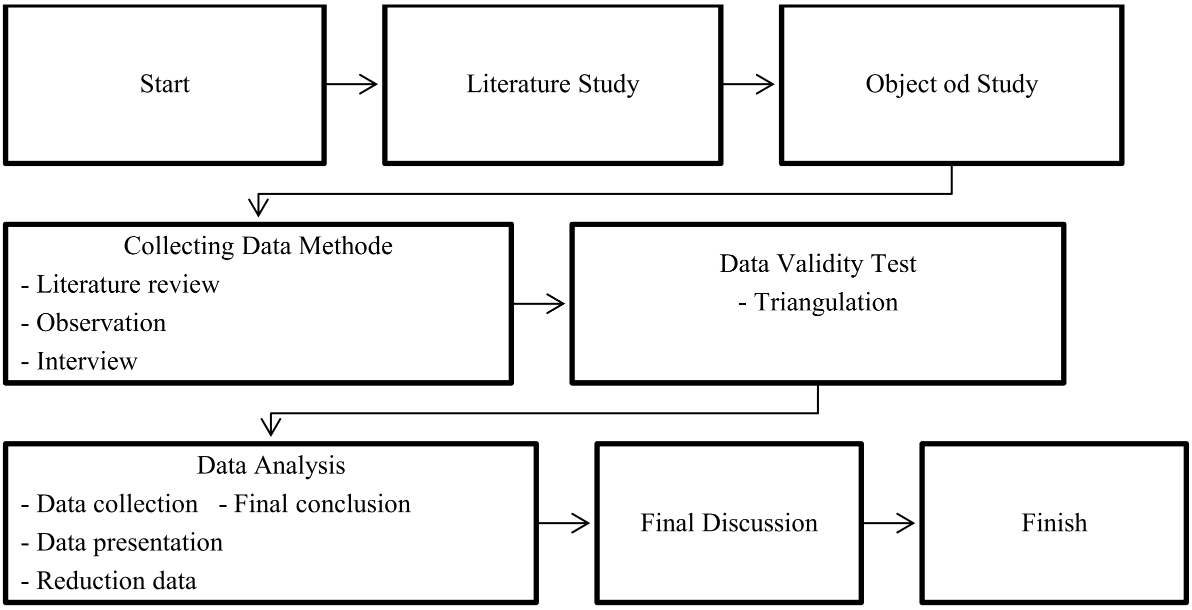


Figure 1. Research Framework

RESULT AND DISCUSSION

PT. BPR Supra Artapersada or known as BPR Supra is one type of credit bank known to serve micro, small, and medium groups. PT. BPR Supra was established based on the deed of establishment dated June 25, 1992 the deed has received approval from the Minister of Justice of the Republic of Indonesia dated October 26, 1992. Based on the Decree of Members of the Board of Commissioners of the Financial Services Authority Number KEP-37 / D.03 / 2018 dated March 5, 2018, the establishment of PT. BPR Supra Artapersada is the result of a merger with PT BPR Supra Wahana Arta. PT. BPR Supra Artapersada has the main function of collecting and distributing funds and focusing business on microcredit services and the public is more familiar with banks that have their Liquid One Hour Fast Credit services. The continuity of banking activities in making a profit is highly dependent on the products and services provided. In this case, which is the main source of income of PT. BPR Supra is through the provision of credit. Credit is the provision of money or bills based on agreements and loan agreements between banks and other parties that require the debtor to pay off its obligations after a certain period (Ariani & Artaningrum, 2022). Credit disbursement by BPR Supra according to its economic sector is as follows:

Table 1. Credit disbursement by the economic sector as of April 2023

No	Economic Sector	Number of Debtors	Total Credit
1	Agriculture, Hunting, and Forestry	142	Rp 1.101.062.906
2	Fishing	1	Rp 32.005.625
3	Mining and Quarrying	2	Rp 89.027.778
4	Electricity, Gas, and Water	1	Rp 54.185.417
5	Construction	2	Rp 173.562.500
6	Wholesale and Retail Trade	528	Rp 4.967.421.796
7	Business Activities with Unclear Boundaries	6	Rp 65.593.545

Source: PT. BPR Supra Cibeber Branch, Data Processed by the Author

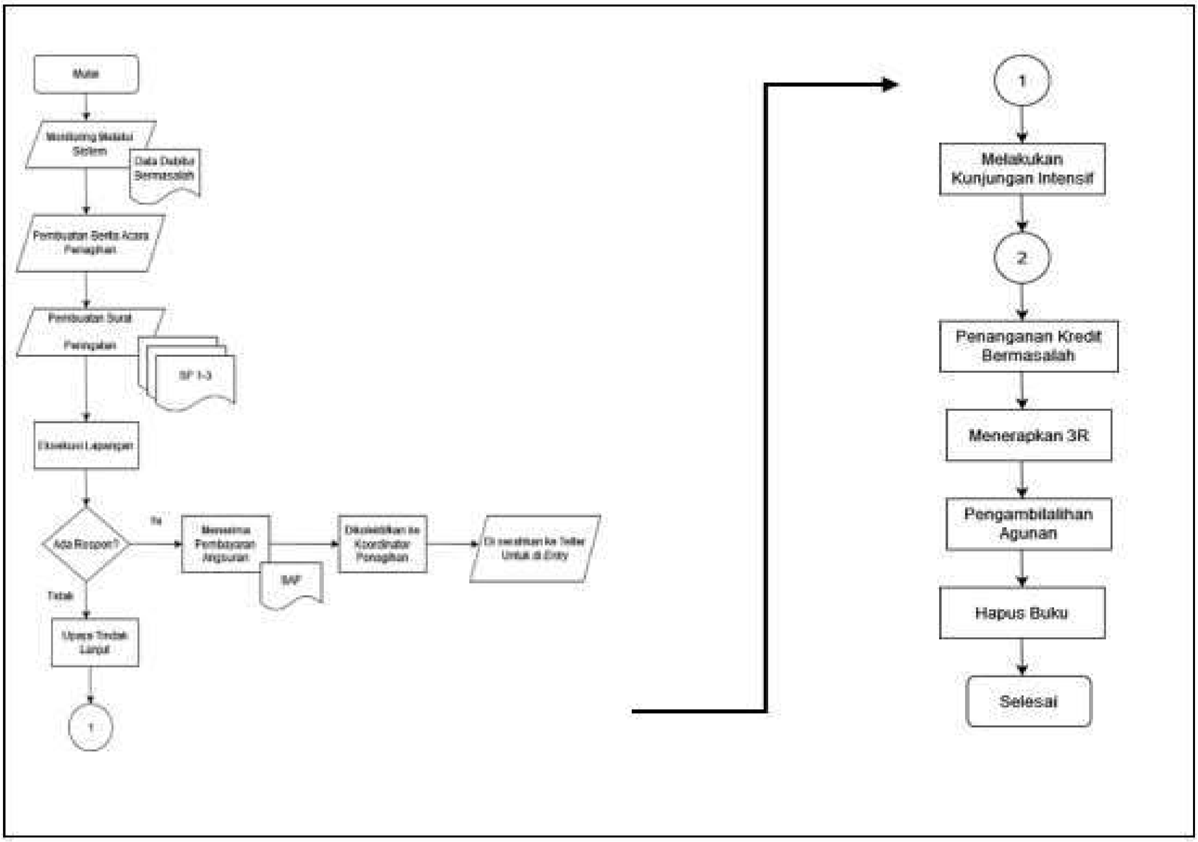
Table 2. Number of Loans Disbursed and Number of Non-Performing Loans In 2021-2022

Year	Disbursed credits	Non-performing Loans	Percentage of Non-performing Loans
2021	11.263.666.874	535.585.039	4,75 %
2022	10.581.782.325	647.249.342	6,12%

Data Source: PT. BPR Supra Artapersada Cibeber Branch, *data processed*

The table above explains that the amount of credit disbursement in 2022 decreased by IDR 681,884,549 or 6.05% from 2021. Meanwhile, the number of non-performing loans increased in 2022 by 1.37% from 2021. The increasing number of non-performing loans has also exceeded the maximum NPL *(NonPerforming Loans)* limit set by Bank Indonesia, which is 5%. In this case, even though the bank has applied the principle of creditworthiness analysis to customers, non-performing loans still exist. Therefore, serious handling is needed in overcoming this so as not to have an impact on declining bank operating profits.

Non-performing loans at BPR Supra Cibeber Branch are defined in 3 categories, namely doubtful, substandard, and non-current. If the risk cannot be handled properly, it will threaten banking operations that will cause losses in the future. Based on the results of interviews with informants in the field, efforts in terms of handling non-performing loans applied by BPR Supra Cibeber are as follows:



Source: BPR Supra Cibeber, Data processed by the author

Figure 1. *Flowchart of* Non-Performing Credit Collection and Handling System

1. Conduct Intensive Visits
   When visiting this debtor, the approach that must be taken by the collection staff is to take a persuasive approach, which is a familial approach that is carried out by persuading and reminding regarding the debtor's installment payments. The effort to visit the debtor can be done at least 15 days from the due date of the installment.

2. Giving Warning Letters 1 to 3
   This warning letter is ideal for banks that are used as part of a credit agreement, and in granting this warning letter is carried out in stages. The Warning Letter is given into 3 stages including:
   a. Warning Letter 1 (SP 1)
      Warning letter 1 is issued if the debtor is late in making payment of his obligations starting 60 days after maturity.
   b. Warning Letter 2 (SP2)
      This warning letter 2 was issued as a continuation of SP1. In this SP2, the bank has obtained a belief that the debtor is unable to pay its obligations and the debtor does not have good faith to pay, so this warning letter 2 is issued. This 2nd warning letter is given if within 30 days the debtor has not paid the installments after SP1 is given.
   c. Warning Letter 3 (SP3)
      This third and final warning letter is made when the debtor's status has entered bad collectibility. This SP3 is given if within 30 days from the provision of SP2, through this warning letter, 3 will lead the bank to confiscate the collateral owned by the debtor.
3. Implementing the 3Rs
   a. Restructuring
      This restructuring effort is usually applied to debtors who have difficulty paying the principal and interest on the loan. This restructuring can only be applied to collectibility that has not been considered too problematic or at least DPK. One of the restructuring applications implemented by BPR Supra is the reduction of fines. The mechanism related to this restructuring must be through a receipt application letter submitted by the debtor.
   b. Rescheduling
      Rescheduling or rescheduling is usually done according to customer conditions by changing the payment schedule or installment schedule and it depends on the agreement and policy of the bank. This can be combined with *the reconditioning* method.
   c. Reconditioning
      Reconditioning or reconditioning requirements applied in handling non-performing loans adjusted to the debtor's condition. If the late installment payment is due to a lack of working capital that affects business productivity, the debtor can apply for additional funds so that it can change the installment payment schedule that has been previously set.
2. Collateral Takeover
   Based on the credit agreement, collateral will be taken over if the debtor already has more than 90 consecutive days in arrears or has entered into bad collectibility. The takeover of the debtor's collateral at BPR Supra is known as "Deposited" in the office until the debtor can pay off the loan, and the period of the vehicle deposited in the office is for 1 month. If within 1 month after being confirmed to the debtor, there is no good faith to pay or pay off the loan, the guarantee will enter the auction. However, if you look at the conditions in the field, not all debtors who are in bad status must submit collateral that is guaranteed. Because the bank has several considerations about it, including:
   a. The bank is still waiting for the good faith of the debtor to pay or pay off its obligations by continuing to approach.
   b. The collateral used is the debtor's source of income.
   c. The collateral has been transferred without the bank's knowledge.
   d. Limited collateral storage space.
3. Delete Book
   This method of deleting books is applied if the credit is already in the category of really bad and cannot be collected. Book deletion can also be applied if the debtor has passed away and does not have heirs to be responsible for the settlement of his credit. This book deletion effort was carried out by BPR to recover the productive assets provided. In the process of deleting books, BPR is required to apply general PPAP (Allowance for Elimination of Productive

Assets) and special PPAP for each Productive Asset. According to Financial Services Regulation Number 33/pork.03/2018 concerning the Quality of Productive Assets and the Establishment of Allowance for the Elimination of Productive Assets of Rural Banks (Otoritas Jasa Keuangan, 2018) The general PPAP category is for the category of productive assets that have current quality and for the amount is 0.5%. As for the categories in special attention, doubtful, substandard, and stuck are included in the special PPAP. The amount of PPAP value in Special Attention is 3%, for substandard quality is 10%, for the doubtful category it is 50%, and for the stuck category, it is 100% after deducting the collateral value. In this book deletion method, BPR Supra makes a reserve for each collectibility of the amount of operating profit at the end of each month.

CONCLUSION

Based on research conducted at PT. BPR Supra Cibeber Branch can be concluded that the problem credit handling system implemented by BPR Supra is quite good and structured and prioritizes family efforts. The bank still has a policy so that the handling of non-performing loans does not cause losses to the bank, namely by *restructuring, reconditioning, and rescheduling*. As for the attempt to take over this collateral, it is not fully applied based on the credit agreement, due to several internal factors from the bank, namely limited vehicle storage space, as well as from external parties or in this case the debtor, namely the occurrence of vehicles/collateral that has been transferred without the knowledge of the bank and the collateral used is the debtor's source of income. Meanwhile, the write-off method is applied to debtors who have died or are completely unable to pay off their loans based on the predetermined PPAP. Credit decision holders should conduct regular evaluations of the credit analysis process because going through this analysis stage will affect the emergence of non-performing loans. In addition, in the process of handling non-performing loans, banks should make efforts to develop and improve the strategy previously set, by continuing to increase supervision of debtors so that the emergence of non-performing loans can be anticipated as early as possible. It is hoped that the results of this research can be used as a reference for PT. BPR Supra Cibeber Branch and it is hoped that this research can be a reference for other researchers who conduct research related to handling non-performing loans. As well as suggestions for future research to add discussion related to strategies to reduce NPLs by reducing non-performing loans, expanding the object of research by involving many rural banks (BPR), and adding quantitative research methods so that the results can be clearly illustrated.

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