

# Submission of Guna Bhakti Credit at PT Bank BJB KCP Jalan Cagak Subang

Cindy Vionika<sup>1\*</sup>

<sup>1</sup>Department of Business Administration, Faculty of Administrative Science, Universitas Subang, Jawa Barat, Indonesia

Email: [vionikacindy@gmail.com](mailto:vionikacindy@gmail.com)<sup>1</sup>

**Abstract.** Bank bjb is a type of commercial bank engaged in the banking sector which carries out activities to collect funds and distribute funds. Whereas banking is a financial institution that is growing rapidly in Indonesia, one of the banking activities is credit, the management of which requires credit administration procedures. The focus of this research is how the procedure is carried out in the credit granting process. In addition, to find out how to implement the theory of credit administration procedures at the bank. This study shows that the KGB credit administration procedure is in conformity between theory regarding administrative procedures and practice, it is good according to the existing Standard Operating Procedure (SOP). The procedure for applying for credit includes 9 stages, namely submitting files, investigating loan files, interview I, On The Spot, Interview II, Credit decision, Signing of the Credit Agreement, Credit Realization, and channeling and withdrawing funds. The procedure makes it easy to process each credit application so that it makes it easier for consumers to apply for credit, the time period for consumers to realize faster credit can be completed within 2 days until disbursement. For credit application procedures there are problems that must be corrected.

**Keywords:** Administration, Credit, Procedure

## 1. Introduction

In recent years, Indonesia's economic growth has been rapid. In an effort to generate profits, many new businesses have sprung up. By creating jobs, these businesses significantly contribute to lowering the unemployment rate [1]. Naturally, starting a business requires initial capital, in this case money as the most liquid resource. To continue operating, both newly established and established businesses need funding [2]. Apart from facilitating the flow of payment traffic, banks are institutions that act as intermediaries between those who have funds and those who need funds [3]. In addition, the banking industry relies on public trust in running its business to maintain the health level of banks [4]. In terms of channeling funds, one of the options is a bank. By offering credit, banks can provide funds to businesses [5] [6] [7]. The main activity in banking is credit which always poses a risk to the health and continuity of the bank's business and is often the main cause of problems.

For its implementation, it is necessary to analyse the application of lending policies based on sound credit principles and carried out consistently. PT Bank Pembangunan Daerah Jawa Barat dan Banten or we know it better as Bank "BJB" is one of the many banks that offer credit to the general public offering a variety of different types of credit. One of them is Kredit Guna Bhakti (KGB), which is a unique credit package offered to Civil Servants (PNS) and Non-Civil Servant employees (BUMD, BUMN, Department, TNI / PNS members, Police / PNS members) whose salary management is carried out through PT and they are still working. Regional Development Bank in West Java and Banten with low requirements, competitive interest rates with fast and adaptive procedures.

## 2. Method

The type of research used in this research is a qualitative approach using a descriptive approach. The descriptive method according to [8] is used to describe or analyse a research result but not to draw broader conclusions. As indicated by [9] [10], the subjective exploration strategy is an examination technique within the



framework of post-positivism reasoning, used to explore the conditions of regular items, (not tests) in which the specialist is the key instrument, examining information sources is done purposively and snowballing, various methods with tri-angulation (consolidated), information examination is inductive or subjective, and the consequences of this review underline meaning as opposed to speculation. Data collection techniques include; Observation (Observation). In this case, the author makes direct observations regarding the dedication of the credit application of PT Bank BJB KCP Jalan Cagak Subang. Interview (Interview). For data collection purposes, the author uses interview techniques by conducting conversations with parties who play an important role in the process. Questionnaire (Questionnaire). The author of this study distributed questionnaires about how to apply for service credit at PT Bank BJB KCP Jalan Cagak Subang. Documentation. Data collection techniques by looking at written or visual company documents.

### **3. Result and Discussion**

From the results of written interviews with AO Consumer at PT Bank BJB KCP Jalan Cagak, Mr Fajar stated that: *"Customers at the time of applying for credit guna bhakti at PT Bank BJB KCP Jalan Cagak is done quite well, because there are still customers who often forget to bring the requirements for filing files"*. In addition, the author distributes questionnaires to customers. Customers or customers answered the author's questionnaire with a score of 90%, meaning that they agreed that the requirements for applying for bhakti credit were met, and 10%, meaning they strongly agreed that the bhakti credit file was filled in correctly, indicating that the requirements for submitting credit files for bhakti were met. Meanwhile, when applying for bhakti credit, the bank provides a list of credit application forms with a score of 90%, meaning that it agrees that the bank provides a list, and 10%, meaning that it strongly agrees that the bank provides a list. With 80% agreeing the bhakti credit application was completed successfully and 20% strongly agreeing, the bhakti credit application was completed successfully, the application was carried out properly

#### **3.1 Loan File Investigation**

On this occasion the author visited the Sub-Branch Office of PT Bank BJB Jalan Cagak Subang to find out whether the files submitted were correct and complete in accordance with the requirements. Prospective debtors will be asked to immediately complete it if according to the bank's assessment it is incomplete or insufficient. If it turns out that the customer is unable or neglects to complete the gap within a certain period of time, the credit application will be cancelled. From the results of written interviews with AO Consumer at PT Bank BJB KCP Jalan Cagak, Mr Fajar stated that: *"The bank in the AO Consumer section will investigate the credit loan file, in this case AO Consumer can check whether the files submitted are complete or not"*. Customers were also given a questionnaire by the author. According to the author's questionnaire, the submitted documents are complete and in accordance with the prerequisites. This was done well, with 80% of respondents stating that the submitted files were complete and in accordance with the existing requirements and 20% strongly agreeing.

#### **3.2 Interview I**

The author's observations at the Sub-Branch Office of PT Bank BJB Jalan Cagak Subang show that at this stage the bank will analyse the prospective debtor to find out the actual wishes of the prospective debtor and determine whether the files are appropriate and complete as required by the bank. From the results of a written interview with AO Consumer at PT Bank BJB KCP Jalan Cagak, Mr Fajar stated that: *"The bank in the AO Consumer section will analyse prospective debtors to find out the true wishes of prospective debtors"*. Customers were also given a questionnaire by the author. According to the author's questionnaire, the result of analysing prospective debtors is to find out what prospective debtors want, which is actually done well. Eighty percent of respondents agreed that the bank does a good job of knowing what the prospective debtor wants when analysing the prospective debtor, and twenty percent strongly agreed that the bank does a good job of knowing what the prospective debtor wants.

#### **3.3 On The Spot**

The author's observation at the Sub-Branch Office of PT Bank BJB Jalan Cagak Subang shows that the bank will currently conduct a field inspection to check the various items that will be used as collateral. Mr Fajar stated based on the findings of a written interview with the Consumer AO at PT Bank BJB KCP Jalan Cagak that: *"When conducting On The Spot, the PPK Pickup section will conduct On The Spot will conduct a field inspection to review various objects that will be used as business or collateral"*. In addition, the authors distributed questionnaires to customers. According to the questionnaire distributed by the author, the results of the bank will conduct a field inspection to inspect various items that will be used as business or collateral received a score of 80%, which indicates that they agree that the bank will conduct a field inspection to inspect various items that will be used as business or collateral with a score of 20%, which indicates that they strongly

agree that the bank will conduct a field inspection to inspect various items that will be used as business or collateral.

### **3.4 Interview II**

This second interview aims to determine whether the prospective creditor is eligible to receive financing. If there are shortcomings, this activity also aims to improve the file. Mr Fajar stated based on the findings of a written interview with the Consumer AO at PT Bank BJB KCP Jalan Cagak that: *"At this second interview stage, the bank will consider whether the prospective debtor is eligible or not, then if entitled, the bank will carry out file activities against the prospective debtor if there is a shortage of files brought during the credit application"*. In addition, questionnaires were distributed to customers by the author. The author's survey found that 80% of respondents agreed that the bank ensures whether customers are eligible for financing, 10% strongly agreed, and 10% disagreed. Then if there is a problem with the customer's file, the file repair activity is done well with a score of 90% meaning that the customer does the activity well, and a score of 10% meaning that the customer does not do the activity well.

### **3.5 Credit Decision**

The bank will decide whether to accept or reject the financing application at this point. It will be forwarded to the next procedure if accepted. Mr Fajar stated based on the findings of a written interview with the Consumer AO at PT Bank BJB KCP Jalan Cagak that: *"At the time of the credit decision, the bank will do about the acceptance of financing, and if accepted, the bank will carry out the next process, namely the credit contract"*. Customers were also given a questionnaire by the author. According to the author's questionnaire, the results of the bank's determination of whether credit will be granted or denied to customers are favourable, with 90% of respondents agreeing and 10% strongly agreeing that the bank will determine whether credit will be granted or denied to customers.

### **3.6 Signing of the Credit Agreement**

This activity aims to write down the agreement of both parties on a matter. Prospective customers first arrange a credit contract, binding collateral with mortgage rights, and other agreements deemed necessary before the credit is disbursed. The bank and debtor either sign directly or through a notary. Mr Dio stated based on the findings of a written interview with the Credit Admin of PT Bank BJB KCP Jalan Cagak that: *"At the time of the credit contract, both parties must come on time and the prospective debtor will sign an affidavit"*. Customers were also given a questionnaire by the author. According to the survey circulated by the author, the results at the credit agreement hour, both players came on time with a score of 90%, moreover at the credit agreement hour, both players appeared on time and 10%, in particular strongly agreed that at the credit understanding hour, both players came on time. The clients then indicated that they agreed with the written terms in the credit agreement with a sum of 80%, indicating that they agreed with the written terms in the credit agreement, 10%, indicating that they strongly agreed with the written terms in the credit contract, and 10%, indicating that they were elements of their agreement.

### **3.7 Credit Realisation**

After submitting the required documents and opening a savings or current account at the bank concerned, this stage is completed. Mr Dio stated based on the findings of a written interview with the Credit Admin of PT Bank BJB KCP Jalan Cagak that: *"When the customer has made a credit contract, the credit admin will record the realisation of the credit"*. Customers were also given a questionnaire by the author. The results of the author's questionnaire show that the recording of credit realisation is done well, with 80% agreeing that it is done well, 10% strongly agreeing that it is done well, and 10% elements of recording credit status.

### **3.8 Disbursement or Withdrawal of Funds**

As a result of granting credit, money can be withdrawn in accordance with the terms and objectives of the credit, either all at once or gradually. At this stage is the activity of disbursing or withdrawing money from an account. Mr Dio stated based on the findings of a written interview with the Credit Admin of PT Bank BJB KCP Jalan Cagak that: *"From this stage, when the customer has made a credit agreement, after that the customer waits for the disbursement of funds"*. Customers were also given a questionnaire by the author. According to the author's questionnaire, there are no obstacles in the process of disbursing or withdrawing funds. Seventy per cent of respondents agreed that there were no obstacles in the disbursement or withdrawal process, twenty per cent strongly agreed that there were no obstacles in the disbursement or withdrawal process, and ten per cent questioned whether there were any obstacles in the process. The procedure for applying for Ghuna Bakti credit at KCP Jalan Cagak Subang

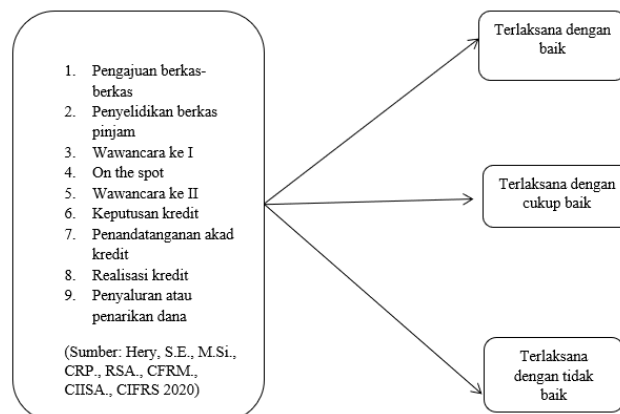


Figure 1. Ghuna Bakti Credit Application

#### 4. Conclusion

The nine stages of the credit application process are submission of documents, examination of loan files, interview I, on-site interview II, credit decision, signing of credit agreement, credit realisation, and withdrawal and revocation of funds. There are obstacles found when applying for Bhakti Guna Credit at PT Bank BJB KCP Jalan Cagak Subang. These obstacles include customers not meeting the credit requirements for Bhakti, discrepancies between the Bhakti credit application registration book and archive documents in the filing cabinet, and often there are bhakti use credit archive documents when the filing cabinet is not there.

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