Analysis Of The Subsidized Home Ownership Loan (Kpr) Granting Process In Preventing Non-Performing Loans (Case Study At PT. Bank Tabungan Negara Sukabumi Branch Office)

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ABSTRAK

This study analyzes the Subsidized Home Ownership Credit (KPR) Provision Process at PT. Bank Tabungan Negara Sukabumi Branch Office, as a housing solution for Low-Income Communities (MBR). With Indonesia's population reaching 278.7 million, and the minimum wage income in Sukabumi below Rp. 3,500,000, while house prices in Sukabumi range from 166-300 million, the need for affordable housing is increasingly urgent. Bank BTN, as a pioneer in mortgage lending since 1974, provides Housing Financing Liquidity Facility (FLPP) to support MBR. The research background shows an increase in Subsidized KPR distribution in Sukabumi, but also faces challenges such as obstacles in the credit application process and potential non-performing loans. This study aims to explain the Subsidized KPR provision process, the application of 7P principles in credit analysis, and the effectiveness of the Subsidized KPR provision process in preventing non-performing loans. Using qualitative research methods with data collection techniques through observation, interviews, and documentation. The results show that the implementation of the Subsidized KPR provision process complies with established regulations, but there are challenges in educating new potential debtors. The 7P credit analysis principle is applied comprehensively to assess credit application eligibility. The Subsidized KPR provision process demonstrates effectiveness in preventing non-performing loans, although this credit risk cannot be completely eliminated, and the increase in NPL that occurred after the Covid-19 restructuring policy creates new challenges for the bank's financial health.

Keywords: Subsidized KPR Provision, 7P Analysis, Non-Performing Loans

PENDAHULUAN

Housing is a fundamental human need that is inseparable from daily life. A home serves as a place of shelter, rest, and the foundation for building a harmonious family life. However, acquiring a home is not an easy task, especially for low-income communities (MBR) in Indonesia. Data from the Central Bureau of Statistics (BPS) shows that Indonesia's population reached 278.7 million in mid-2022-2023 (Badan Pusat Statistik, 2023). As the population grows, the demand for housing continues to increase. However, rising house prices due to limited land availability pose a significant challenge. In Sukabumi, for instance, house prices range from IDR 166 million to IDR 300 million, (rumah123, 2024). while the average income based on the Regional Minimum Wage (UMR) only ranges from IDR 2,747,774 to IDR 3,351,883 per month. (Idris, 2023)

To address this disparity, the Indonesian government has initiated the Subsidized Housing Loan (KPR Subsidi) program. This program aims to help low-income communities own homes with low interest rates and affordable installments. One of the pioneering banks in distributing Subsidized KPR is Bank Tabungan Negara (BTN). BTN, particularly its Sukabumi Branch Office, has shown a significant role in distributing Subsidized KPR. Data on the realization of Housing Financing Liquidity Facility (FLPP) fund distribution shows that Bank BTN recorded the highest realization in the Sukabumi City and Regency area, with 627 units from December 2023 to July 2024.

However, this increase in Subsidized KPR distribution also brings its own challenges, especially in terms of credit risk management. Data shows an increase in Non-Performing Loans (NPL) at BTN Sukabumi Branch Office, from 2.54% in April 2024 to 3.13% in June 2024. Although still below the 5% limit set by Bank Indonesia, this upward trend needs to be monitored closely.

In this context, an effective credit granting process becomes crucial. According to (Hery, 2020:45), the credit granting procedure covers various stages, from document submission to credit disbursement. The main purpose of this procedure is to ensure the feasibility of a credit, whether it is accepted or rejected. One common approach used in credit analysis is the 7P principle (Personality, Party, Purpose, Prospect, Payment, Profitability, Protection). This principle assists banks in assessing the eligibility of prospective debtors and minimizing the risk of non-performing loans.
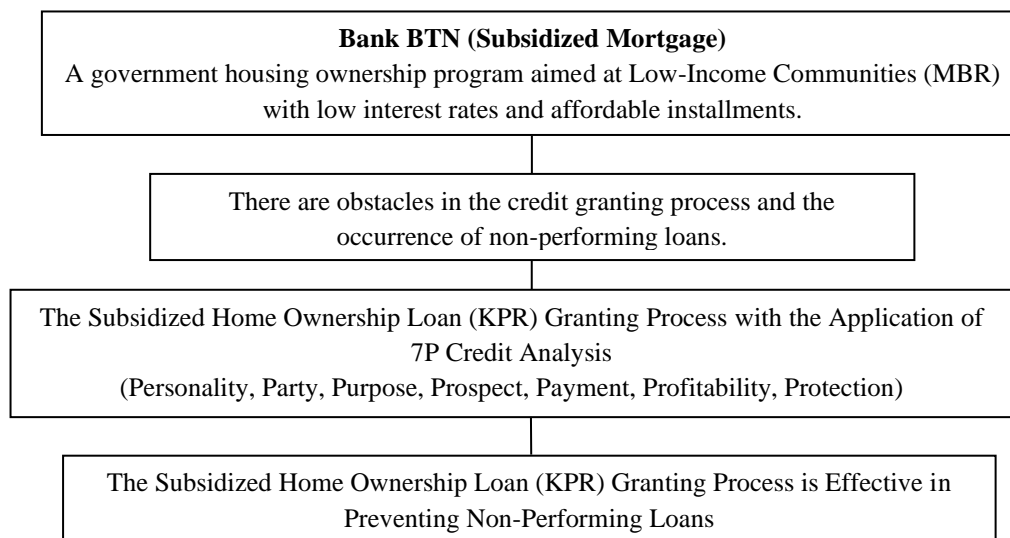
This study aims to analyze the process of granting Subsidized Housing Loans (KPR Subsidi) at PT. Bank Tabungan Negara Sukabumi Branch Office, focusing on the application of the 7P principle in credit analysis. Additionally, this research will evaluate the effectiveness of the Subsidized KPR granting process in preventing non-performing loans.

This study is expected to provide theoretical contributions to the development of knowledge in banking and credit risk management. Practically, the results of this research can serve as input for BTN Sukabumi Branch Office in improving the effectiveness of the Subsidized KPR granting process, as well as for the government in evaluating and improving the Subsidized KPR program in the future.

Kerangka Pikir

the issue of housing accessibility for Low-Income Communities (MBR) and the government's role in providing subsidized mortgage programs. Bank BTN, as one of the main distributors of

subsidized mortgages, faces challenges in the credit granting process at its Sukabumi Branch Office, including administrative errors and non-performing loans. To address these issues, the implementation of prudential principles and the 7P credit analysis is proposed, in accordance with POJK regulations. The aim of this approach is to prevent future non-performing loans and improve the effectiveness of the subsidized mortgage granting process. The success of these efforts will be measured through criteria of usefulness, accuracy, objectivity, and accountability, with the hope of increasing access to adequate housing for MBR and reducing the risk of non-performing loans for Bank BTN.

Bank BTN (Subsidized Mortgage)
A government housing ownership program aimed at Low-Income Communities (MBR) with low interest rates and affordable installments.

There are obstacles in the credit granting process and the occurrence of non-performing loans.

The Subsidized Home Ownership Loan (KPR) Granting Process with the Application of 7P Credit Analysis
(Personality, Party, Purpose, Prospect, Payment, Profitability, Protection)

The Subsidized Home Ownership Loan (KPR) Granting Process is Effective in Preventing Non-Performing Loans

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METODE

This research employs a qualitative method to understand and analyze The Subsidized Home Ownership Loan (KPR) Granting Process is Effective in Preventing Non-Performing Loans at Bank BTN's Sukabumi Branch Office. Qualitative research does not use the concept of population as in quantitative research. The focus of the research is on one domain or several related domains in a social situation. The social situation in this research includes these three elements:

1. Place: PT. Bank Tabungan Negara (BTN) Sukabumi Branch Office.
2. Actors/information sources: Consumer Lending Unit (CLU) and Collection Commercial Remedial Unit (CCRU) departments.
3. Activity: Analysis of The Subsidized Home Ownership Loan (KPR) Granting Process is Effective in Preventing Non-Performing Loans

Sampel

The sample in this study consists of employees from the CLU (Consumer Lending Unit), which is the consumer credit distribution unit, and the CCRU (Collection Commercial Remedial Unit), which is the unit handling debtor credit issues at Bank BTN's Sukabumi Branch Office. The

determination of data sources to be interviewed is conducted through purposive sampling with criteria established by the researcher.

Pengumpulan Data

The data collection technique used is field research, which is carried out in natural settings. Primary data sources are collected through observation, interviews, and documentation.

Teknik Analisis Data

The stages carried out in the data analysis process are: data reduction, data display, conclusion drawing/verification, and technique triangulation:

a. Data Reduction Data reduction means summarizing, selecting key points, focusing on important aspects, and identifying themes and patterns. Thus, the reduced data will provide a clearer picture, making it easier for researchers to conduct further data collection and locate it when necessary.

b. Data Display Data can be presented in the form of brief descriptions, category relationship charts, flowcharts, and the like. By presenting the data, it will be easier to understand what is happening and plan further work based on what has been understood.

c. Conclusion Drawing/Verification This is the process of drawing conclusions and verification. Conclusions in qualitative research represent new findings that did not previously exist. These findings can be in the form of descriptions or depictions of an object that was previously unclear or obscure, becoming clear after investigation.

d. Data Validation To test the validity of the collected data, the researcher conducts a credibility test through a triangulation process. Triangulation in testing credibility refers to the process of checking data from various sources using different methods and times. Thus, the researcher uses technique triangulation. Technique triangulation means the researcher uses different data collection techniques to obtain data from the same source.

HASIL DAN PEMBAHASAN

The Process of Granting Subsidized Home Ownership Loans (KPR) at PT. Bank Tabungan Negara Sukabumi Branch Office.

The credit granting process consists of stage typically followed by bank in providing loans to debtors. Each stage plays a crucial role in ensuring that the credit granted is appropriate and risks can be managed effectively. The stages of the credit granting process at PT. Bank Tabungan Negara Sukabumi Branch Office can be explained as follows:

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┌──────────┐   ┌──────────┐   ┌──────────┐   ┌──────────┐   ┌──────────────┐
│ Sales and│   │   Data   │   │ Analysis │   │          │   │    Credit    │
│   Data   │ → │Processing│ → │   and    │ → │ Signing  │ → │ Disbursement │
│   entry  │   │          │   │ Approval │   │          │   │              │
└──────────┘   └──────────┘   └──────────┘   └──────────┘   └──────────────┘
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Sales and Data entry

This stage is an important initial step in the process of granting subsidized KPR loans. Based on interview results, in the flow of the subsidized KPR granting process, there is a crucial stage that must be completed by prospective debtors, namely, they are required to complete the SiKasep (Sistem Kredit Sejahtera untuk Perumahan or Prosperous Credit System for Housing) application. The completion of the SiKasep process becomes an absolute requirement ensuring that prospective debtors meet the criteria for subsidy recipients and their data has been verified in the government system, thus strengthening the eligibility of prospective debtors to receive subsidized KPR facilities before the bank proceeds to the loan agreement signing stage.

The process of granting subsidized KPR loans begins with the receipt of loan application documents from prospective debtors by a bank officer, namely the Consumer Loan Officer (CLO). There is a series of steps carried out by the Consumer Loan Officer (CLO) after receiving the loan application documents, which include checking the compliance of requirements, ensuring that all necessary documents are complete and in accordance with the criteria for KPR BTN Sejahtera/Subsidized (Subsidized KPR under the FLPP scheme). After ensuring the completeness and compliance of documents with the requirements for KPR BTN Sejahtera/Subsidized, the CLO proceeds to the next step involving interaction with the prospective debtor. This process begins with an initial interview and screening, where the CLO delves deeper into the profile, needs, and financial capabilities of the prospective debtor. Simultaneously, the CLO also inputs important data into the Eloan system, which is Bank BTN's digital platform for credit management. The final step in this stage is uploading supporting documents into the Eloan system.

Data Processing

The data processing stage is the second step after sales and data entry. This process includes several important activities as follows:

1) Detailed data entry, After receiving the credit requirement documents, the Bank begins the Processing stage by entering data into the system.
2) On The Spot (OTS), The Bank conducts various types of field visits as part of credit verification. One of these is a visit to the property location, which aims to ensure the condition and feasibility of the property matches the provided data. Additionally, the bank also conducts on-site verification to investigate the validity of the credit applicant's job or business.
3) Data verification, Next, the Bank performs data verification which includes validation through SLIK (Financial Information Service System), checking data entry in the Eloan system, and verifying prospective debtor data such as workplace, income, and emergency contacts.
4) Appraisal and LPA (Final Assessment Report), In the Subsidized KPR process, Appraisal and LPA are two important stages in property or collateral assessment.

After the data Processing stage is completed, the process continues to the Analysis and Approval stage, where the results of verification and assessment will be used to make further decisions regarding the Subsidized KPR application. If data discrepancies are found during the verification process, the Subsidized KPR application may be rejected at this stage.

Analysis and Approval

In the Subsidized KPR process flow, the Analysis and Approval stage is a crucial phase that determines the feasibility of a loan application. This stage begins after the data verification and collateral assessment processes have been completed. This phase includes CSM (Robot Analyst) review, approval, and preparation for the agreement, all of which aim to mitigate risks and ensure compliance with regulations and internal bank policies. After thorough analysis and approval are given, the process continues to the agreement preparation stage. This entire process demonstrates that Bank BTN implements comprehensive procedures in evaluating Subsidized KPR applications, combining government regulations and internal bank policies to ensure credit worthiness and minimize credit risk.

a. **Signing**

   Next is the Signing stage, which includes several important steps:

   1) Request for Agreement and Bipra Block, SO (Signing Officer) The agreement request process for Subsidized KPR involves a series of important steps and documents.

   2) Approval of Agreement and Bipra Block, by CLSH (Consumer Loan Signing Head) After the SO completes all the necessary documents for the Subsidized KPR agreement request, the process continues to the Agreement Approval and Bipra Block stage.

   Thus, the process of requesting a Subsidized KPR agreement requires careful attention and good coordination between various parties, especially in terms of document completeness and BIPRA blocking, to ensure a smooth credit disbursement process.

b. **Credit Disbursement**

   In the sequence of the Subsidized KPR process, the Disbursement stage is the culmination where the credit facility is realized into the agreed-upon account. This step is carried out after all documents and provisions have gone through the validation process and received approval. The entire disbursement process is designed to ensure that all legal, financial, and administrative aspects have been fulfilled before the Subsidized KPR funds are disbursed. This process includes comprehensive verification, document validation, and multi-level approvals to guarantee compliance with the established Subsidized KPR process and to protect the interests of all parties involved.

Application of the 7P credit analysis principles (Personality, Party, Purpose, Prospect, Payment, Profitability, Protection) in the credit granting process,

In accordance with the theory (Hery, 2020:45). One of the prudential principles is to apply the 7P credit analysis (Personality, Party, Purpose, Prospect, Payment, Profitability, Protection) in granting credit.

a. **Personality,** Personality is evaluating the debtor based on their daily behavior and character. Additionally, the attitude, emotions, behavior, and actions shown by the debtor when facing a problem. BTN Bank Sukabumi Branch Office will assess the character of prospective debtors from their honesty and clarity, openness in providing accurate and complete information, the purpose and reason for credit application, as well as willingness to meet financial obligations, also from previous credit history.

b. **Party,** Party is categorizing debtors into certain groups based on capital, loyalty, and characteristics. So that debtors can be classified into certain groups and get different facilities from the bank. Parties involved in the Subsidized KPR process are the Bank as a financing

institution, Developer as the provider/seller of Simple Land Houses, and Prospective debtors as recipients of Subsidized KPR.

c. **Purpose**, Purpose is to know the reason debtors get credit, including different types of credit. For example, investment or working capital, consumptive, or productive, and others. The purpose of using Subsidized KPR must be for a self-occupied house (in the name of the applicant or debtor), and it cannot be sold or rented for at least 5 years.

d. **Prospect**, Prospect is to determine whether a credit facility is profitable in the future or has prospects. This is important considering that if a credit facility is financed without prospects, not only the bank will lose but also the debtor.

e. **Payment**, Payment is a measure of how the debtor can repay the credit that has been taken or from where the debtor gets the source of funds for credit repayment. Therefore, the more sources of income the debtor has, the better the result. In assessing the ability to pay of prospective debtors, Bank BTN uses a 1:3 ratio, which means the maximum installment that can be given to the debtor is 1/3 of the total net income of the debtor after deducting other installments.

f. **Profitability**, Profitability is to evaluate the debtor's ability to generate profits or profits. Profitability is calculated from time to time to see whether it will remain the same or increase, especially with the amount of credit obtained. The Bank, in this case as a distributor of Subsidized KPR, besides being in the framework of government programs, also needs to consider profitability, therefore we also calculate the profitability of Subsidized KPR distribution, and the difference with Regular or Non-Subsidized KPR is from the source of interest returns, if Regular or Non-Subsidized KPR all comes from the debtor while Subsidized KPR partly from the government.

g. **Protection**, The aim is to ensure that the business and collateral remain safe. One form of protection can be in the form of guarantees on goods or people or insurance. In this case, the Bank requires two insurances, namely life insurance and fire insurance.

Effectiveness of the Subsidized Home Ownership Loan (KPR) granting process in preventing non-performing loans

According to the theory, effectiveness in the credit granting process is an important aspect for Banks to prevent the risk of non-performing loans. This is reflected in the implementation of a comprehensive system, particularly through the existence of dual control from the Credit Operations division. This approach shows that the Bank not only relies on standard procedures but also applies strict supervision mechanisms and a risk-sharing system. According to the theory (Handoko, 2011:103), effectiveness can be assessed using several criteria, including:

a. **Usefulness**, The plan must be flexible, sustainable, and simple. The credit granting process can adapt to changes in economic conditions, government regulations, and debtor needs. With this dual control system in the credit granting process, it is more adaptive and responsive to various situations and mechanisms designed to increase the usefulness and effectiveness of the Subsidized KPR granting process.

b. **Accuracy and objectivity**, The plan must be clear, concise, based on accurate and realistic facts. Assessment of debtor and property eligibility must be based on valid and verified data. This involves in-depth analysis of the debtor's financial capability and the value of the

property used. The implementation of a dual control system can increase objectivity in credit assessment, as it involves assessment from various perspectives. This is in line with the accuracy and objectivity assessment criteria in effective planning, where decisions are based on accurate information and realistic assessments.

c. **Accountability**, By covering two aspects: responsibility for planning and responsibility for implementation. This includes responsibility in planning the credit granting process and ensuring its implementation according to plan. This includes monitoring credit before disbursement to prevent non-performing loans. The division of responsibilities between business units and credit operations units ensures checks and balances in the credit granting process.

The ongoing Credit granting process shows a good level of effectiveness based on the criteria of usefulness, accuracy and objectivity, and strengthens the accountability criteria with a clear division of responsibilities.

KESIMPULAN

After conducting an in-depth analysis of the collected data and reviewing relevant theoretical concepts, the researcher has drawn several conclusions. The main findings of this study are:

The implementation of the Subsidized KPR credit granting process at PT. Bank Tabungan Negara Sukabumi Branch Office complies with the established process flow. However, the main challenge is the large number of potential debtors interacting with the banking system for the first time, requiring extra effort to educate them about banking regulations and services.

The bank has applied the 7P credit analysis (Personality, Party, Purpose, Prospect, Payment, Profitability, Protection) in the Subsidized KPR granting process. This approach is used to assess credit application feasibility and comprehensively identify potential risks related to debtor profiles.

In terms of usefulness, accuracy, objectivity, and accountability, the Subsidized KPR granting process has shown high effectiveness in preventing non-performing loans. This is evident from compliance with the established process flow, as seen in the observation table. However, despite the effective implementation, the risk of non-performing loans cannot be completely eliminated. Bank BTN Sukabumi Branch Office's NPL increased sharply in April-June 2024 after the end of the Covid-19 restructuring policy (POJK No.11/POJK.03/2020). This policy, valid until March 31, 2024, aimed to stabilize the financial system by providing leniency to debtors affected by the pandemic. Although intended to help the public or debtors, this policy ironically had a negative impact on the banking sector, reflected in the significant increase in NPL. Efforts to support micro-economic recovery have created new challenges for the bank's financial health.

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