



PROSPEROUS PENSIONER CREDIT PROVIDING ACTIVITIES AT PT. NATIONAL RETIREMENT SAVINGS BANK PADANG BRANCH OFFICE

Jhon Fernos¹⁾, Ayu Peronika S²⁾

^{1,2)}Akademi Keuangan dan Perbankan Padang

²⁾Ayuperonika8@gmail.com

ABSTRACT

The purpose of this research is to determine the activities of providing Prosperous Pensiunan Credit at PT. National Pension Savings Bank Padang Branch Office. The research method used is a qualitative method which explains descriptively using observation and interview methods regarding the activities of providing Pensiunan Sejahtera credit at PT. National Pension Savings Bank, Padang Branch Office. The results of this research show that the provision of prosperous pensioner credit in the 2021-2022 period decreased by -39% and in the period there was an increase in the provision of prosperous pensioner credit by 3.65%, the required documents submitted by prospective debtors were incomplete.

Keywords: Bank, Prosperous Pensioner Credit

Submit : March 14th, 2024

Acceptation : April 17th, 2024

INTRODUCTION

Banking has a very important task in order to encourage national achievements and objectives related to improving and equitable distribution of people's living standards and improving the viability of the Indonesian economy. Economic growth should be directed towards increasing incomes and addressing economic inequality with social inequality. For this reason, the community needs institutions that can be trusted in improving the needs of the community.

Such as banking institutions, where the bank is a trust institution that functions as an intermediary institution, helps smooth the payment system, and no less important is as an institution that becomes a means in implementing government policy, namely monetary policy (Suseno and Piter Abdullah, 2003: 3). According to Law No. 10 of 1998 concerning amendments to Law No. 7 of 1992 concerning banking, the definition of a Bank is a business entity that collects funds from the public in the form of deposits and distributes them back to the public in the form of credit and or other forms in order to improve the standard of living of many.

According to the amendment of Law No. 10 of 1998 concerning banking: the definition of credit is the provision of funds or bills that are equated with it, based on an

agreement or loan agreement between the bank and other parties that requires the borrower to pay off the debt after a certain period of time with interest. Thus, the bank is part of a financial institution that has an intermediation function that bridges the interests of parties who have excess funds (depositors or creditors) and parties who need funds (borrowers or debtors). The intermediation function can run if both parties have trust in the bank (Suseno and Piter Abdullah, 2003).

Credit is generally caused because humans have needs and desires to produce or obtain goods and services that exceed the ability of their funds. In order to meet these needs, it is necessary to get credit (loans) from other people, both from other people and financial institutions such as banks. One of the loans obtained from the bank is in the form of prosperous pensioner credit.

In the case of applying for credit to the Bank, there must be applicable terms and conditions that must be met by the debtor, such as land, buildings, motor vehicles, certificates or BPKB (Motor Vehicle Owner's Book), land certificates and others as collateral for the proposed credit. However, for people who have retired and do not have a certificate or BPKB (Motor Vehicle Owner's Book) which will be used as collateral or collateral, it will be difficult to meet these requirements even though they really need funds for working capital and for other consumptive needs, so many pensions are in debt with loan sharks. Where the loan shark can provide loans quickly without any collateral but consequently the borrower must return the loan with very high interest.

Based on that, PT. Bank Tabungan Pensiunan Nasional as a bank that has been known by the public as "Bank nya Pensiunan", understands the characteristics of retirees, namely old age, then Bank Tabungan Pensiunan Nasional has pension credit products with good service, fast credit approval and simple and easy credit terms. This pension credit is given to retired civil servants, PT. Telkom, PT. Pertamina, Perhutani, POLRI and ASABRI with guarantees in the form of a Pension Decree (SKEP). In addition, loan interest and loan installment installments are deducted every month from their retirement savings so that retirees do not have to think about having to pay their loan installments.

PT. Bank Tabungan Pensiunan Nasional also has a PSS (Kredit Pensiunan Sejahtera) program which is a reflection of the company's caring value through an approach to social services as well as a form of gratitude and part of corporate social responsibility. Sehat sejahtera provides consulting services with experts or experts in the field of health and welfare through interactive dialogue activities, health services, and sharing success stories. In fact, the field mentioned that PT. Bank Tabungan Pensiunan Nasional Padang Branch Office in providing credit still found problems. The problem is unclear information about the conditions that must be met when applying for a credit process, causing the credit process to be hampered, the documents brought are not as desired by the bank, for that the bank has difficulty providing loan files. The mechanism of the credit process from banks is also poorly understood by customers where the majority of PT. Bank Tabungan Pensiunan Nasional Padang Branch Office is for retirees who already have an advanced age who need extra explanation.

Prosperous Pensioner.....(fernos, peronika s)



Table 1
Total Credit of Pensioners Sejahtera
PT. Bank Tabungan Pensiunan Nasional Kantor Cabang Padang
for the 2021-2023
Period (in Rp. 000)

No.	Year	Total Credit of Prosperous Pensioners
1	2021	13,561,275
2	2022	8,247,878
3	2023	37,637,327

Sumber: PT. Bank Tabungan Pensiunan Nasional Kantor Cabang Padang

In 2022, the number of prosperous pensioner loans is IDR 13,561,275,000. In 2022, the number of prosperous pensioner loans has decreased to IDR 8,247,877,000, then experienced a considerable increase in 2023 to IDR 37,637,326,000

RESEARCH METHODS

Data Collection Methods

Field studies This research was conducted by conducting interviews with parties Bank Tabungan Pensiunan Nasional Kantor Cabang Padang and Literature study This research is carried out by collecting data and using theories related to the problem to be discussed.

Data Analysis Methods

The data analysis method used in this study is a qualitative analysis method that explains descriptively, namely by systematically detailing the data from the information obtained and then connected with the Welfare Pension Credit Procedure at PT. Bank Tabungan Pensiunan Nasional Padang Branch Office.

RESULT AND DISCUSSION

Understanding Credit

According to (Anton, 2016) credit is the provision of money or equated with it based on a loan and loan agreement between the bank and the borrower. The borrower is obliged to pay off the debt after a certain period of time with a specified amount of interest. According to Law of the Republic of Indonesia No. 7 1992 concerning banking Chapter I, Article I, paragraph 12 Credit is the provision of money or bills that can be likened to it based on an agreement or loan agreement between a bank and another party that requires the borrower to pay off its debt after a certain period of time with the amount of interest in return or reward or profit sharing.

According to Thomas in Ismail (2010: 93) credit in a general sense is confidence in the ability of the debtor (credit recipient) to pay a sum of money in the future. From several notions of credit can be drawn several elements that allow credit to occur. Based on statements according to experts, it can be concluded that credit is a provision of money or bills based on the agreement of the recipient of credit with a certain period of time and collateral by paying a certain amount of interest or profit sharing.

Understanding Prosperous Pensioner Credit

Prosperous pensioner credit is a credit facility specifically designed for retirees. Prosperous pensioner credit products offer an easy payment process with a choice of credit terms with a maximum tenor of 180 months with a maximum credit ceiling of IDR 500 million (www.btpn.com).

Credit Objectives

The main objectives of providing credit according to Thamrin & Francis in R.N Silaban's research (2018) are as follows: Profit Seeking, Helping Customers' Business, Helping the Government.

Credit Benefits

Credit Benefits According to Taswan (2010), states that credit has many benefits for various parties, including the following: The benefits of credit for debtors are that the provision of credit by banks can be used to expedite business and further increase business enthusiasm so that company continuity occurs, The benefit of credit for banks is that they can get income from interest received from debtors and the benefit of credit for the Government is that the provision of credit by banks will be able to drive the community's economy. By creating business opportunities, creating and expanding markets, and increasing state revenue. The benefits of credit for the community are to reduce unemployment, increase people's income, encourage economic growth, and provide a sense of security for people who will save money in the bank.

Principles of Lending

According to Fahmi bank (2015: 68), the bank assesses prospective debtors with the 5C principle (character, capacity, capital, condition of economic, collateral), namely the bank's confidence in 5 aspects, namely:

Character is the bank's assessment of a prospective debtor so that the bank can conclude that the prospective debtor is honest, has good faith and does not make it difficult for the bank. Capacity, the bank's assessment of the ability of prospective debtors in their business fields and / or debtor management capabilities. Condition of economy is a bank assessment of domestic and foreign market conditions, so that marketing prospects can be known from the results of the debtor's business with credit and banks. Collateral, is a bank assessment of collateral owned by prospective debtors. Collateral is a tangible and/or intangible object that is handed over its power by the prospective debtor to the bank to guarantee the repayment of the debtor's debt, if the credit he receives cannot be repaid according to the time agreed in the credit agreement. Capital is a bank assessment of the prospective debtor's financial position in an overall way, including the debtor's cash flow, so that the debtor's capital ability can be known in supporting the financing of the project or business of the debtor concerned.

Elements of Credit

According to Fahmi (2015: 17), in general there are 6 (six) elements of credit that are used as studies, namely: Belief, Time, Risque, Achievement, The existence of creditors, The presence of debtors.

Credit Eligibility Analysis

Prosperous Pensioner.....(fernos, peronika s)



Here are the steps in analyzing credit: Data collection, Collect all necessary data completely and accurately and carried out actively and directly. Data verification, Verifying the correctness of data received from debtors and third parties, which aims to determine the fairness, determination and correctness of data or information that has been collected. SLIK OJK (Financial Information Service System) conducts SLIK OJK which was formerly called BI Checking to find out whether the customer previously had credit at another bank or not or the customer has a bad credit history or not.

Stages of Crediting

According to Suyatno (2007: 69), in general there are 5 stages that must be carried out by banks related to lending, namely: Credit application, Credit analysis, Decision on credit application, Disbursement of credit facilities, Repayment of credit facilities.

Overview of Kredit Pensiunan Sejahtera

Prosperous pensioner credit is a consumer credit with fixed installments (principal and interest) and a certain period of time with the source of payment coming from monthly pension benefits. Costs in applying for a prosperous pensioner credit loan include: management fees of a maximum of 2% of the loan ceiling, administrative fees of a maximum of 2% of the loan ceiling, with stamp duty fees of IDR 20,000 – IDR 30,000. Costs incurred incidentally are: Life insurance costs in accordance with the provisions of the applicable insurance product with an accelerated repayment fee of a maximum of 10% of the loan principal. (www.btpn.com).

Procedure for Granting Prosperous Pension Credit at PT. Bank Tabungan Pensiunan Nasional Padang Branch Office

The following is the process of granting credit to PT. Bank Tabungan Pensiunan Nasional Padang Branch Office :

Credit Application from Prospective Customers

This application is submitted by prospective customers in writing by filling out a form completed by means of the following conditions;

- a. Core Documents, Pensions under the management of Dapen Taspen and Asabri with loan product codes KPN, KPP and KNN must include core documents in the form of original Pension SKEP which is used as credit collateral at the Bank. For loans with KMT and KMP product codes, the inclusion of core documents, namely SKEP Pensiun or pension management documents as a substitute for SKEP pensions that have not been issued by the government. Meanwhile, for retirees who are not Dapen Taspen or Asabri loans with KPN, KPP and KNN product codes, the inclusion of the original pension SKEP document if there is none, can be replaced with a copy of the SKEP that has been legalized by the authorized agency, if there is also no legalized copy of the SKEP, additional documents must be included in the form of a statement letter not to move the salary of the BTPN paid office that is known and approved by Dapen. Loans with KMT and KMP product codes, the inclusion of core documents must be the original SKEP pension and pension management documents.
- b. Documents supplémentaires Application completed and signed by the debtor, Copy of valid KTP, Two 4x6 self-portraits, Family card, Copy of NPWP card for the entire loan > Rp. 50 million or according to applicable regulations,

- c. The latest pension information, can be sourced from photocopies of carik, salary books or passbooks and the like,
- d. Especially for debtors, KMT and KMP product codes are equipped with supporting documents for managing pension payments,
- e. Specifically for debtors, the KMP code is equipped with details of ENT money and details of monthly pension benefits that debtors will receive from Dapen,

Crediting Process

At PT. Savings Bank Pensiunan Nasional Padang Branch Office, the procedure for providing credit to prospective customers is carried out as follows: Submission of files, Investigation of loan files, Interview I, On The Spot, Credit Decision, Signing of credit, contracts/other agreements, Credit Realization, Credit distribution/withdrawal.

Recommendations

This section is a proposal and suggestion from the credit officer on a credit application to the leadership of PT. Bank Tabungan Pensiunan Nasional Padang Branch Office by considering the feasibility and risk analysis of the customer's application to be approved or rejected by the branch leadership.

Credit Decision

This credit decision is made by the credit officer who is authorized to make a decision, while the decision is given in writing and signed by an authorized official. Credit decisions are usually given by considering feasibility and risk analysis. Notification of decision shall be made in writing using a notice of credit approval and signed by the credit officer. If the credit decision is rejected by the bank, it will be submitted through a rejection letter from the bank.

Signing of the Agreement

After the credit is received, both parties enter into a credit agreement by signing a credit agreement on a stamp duty of IDR 10,000, and the bank will bind the collateral guaranteed by the debtor.

Credit Realization

After the credit contract is signed, the next rarity is to realize credit. Credit realization is provided after signing the necessary papers by opening a savings or current account at the bank concerned. Thus, credit withdrawals can be made through accounts that have been opened. Disbursement or withdrawal of money from the account as a realization of the provision of credit can be taken according to the terms and purpose of credit. Disbursement of credit funds depends on the agreement of both parties and can be done all at once or gradually.

So, credit realization is the disbursement or withdrawal of credit funds provided by the bank to debtors either gradually or all at once in accordance with the agreement of both parties. Credit Growth Rate of Prosperous Pensioners PT. Bank Tabungan Pensiunan Nasional Padang Branch Office

Prosperous Pensioner.....(fernos, peronika s)



Table.2
Credit Growth Rate of Pensioners Prosperous
PT. Bank Tabungan Pensiunan Nasional Padang Branch Office
for the period 2021 – 2023
(in Rp. 000)

No	Year	Total Credit of Prosperous Pensioners	Growth Rate (%)
1	2021	13,561,275	0
2	2022	8,247,878	-39
3	2023	37,637,327	3,65

Sumber : PT. Bank Tabungan Pensiunan Nasional Kantor Cabang Padang, data diolah

Based on table 2 above, it can be seen that the growth rate of Prosperous Pensioner Credit for the 2021-2022 period decreased by -39%. Then in the 2022-2023 period, it increased by 3.65%.

This is due to interest rates, where interest rates are defined as the price of borrowing money to use its purchasing power. The size of the interest rate depends on the amount of money (in this case credit) offered by the bank. When the amount of credit offered is smaller than the amount of credit requested, then interest rates tend to rise, and vice versa interest rates will decrease if the amount of credit offered is greater than the amount requested. In research conducted (Wulandari 2008) SBI interest rates have a negative and significant influence on credit offerings. Any increase in SBI interest rates will cause a decrease in credit offerings, and vice versa.

It can be seen the growth in the number of loans disbursed by PT. Bank Tabungan Pensiunan Nasional Padang Branch Office had experienced a decline in certain years, namely in 2021-2022. The decrease in the amount of credit disbursed indicates that banks do not necessarily disburse their loans even though credit distribution is the main source of income for banks.

CONCLUSION

In the procedure for granting credit to PT. National Retirement Savings Bank Padang branch offices of prospective customers must follow the conditions determined by the bank, besides that the bank also applies the 5C principle in its credit distribution, namely: Karakter (Personality), Capital (Capital), Capacity (Ability), Collateral (Guarantee), Economic Condition (Economic Condition). This is done to prevent bad debts. In the procedure for granting credit to PT. Bank Tabungan Pensiunan Nasional Padang Branch Office includes, submitting credit applications, completing the required files requested by the bank, credit analysis, credit decisions, signing credit agreements, conducting interviews and reviewing locations. The conditions for providing prosperous pensioner credit are: Core documents in the form of SKEP Pension or documents related to the management of SKEP Pensiun, Complementary documents in the form of credit application applications, photocopies of valid ID cards, family cards, the latest pension information can be sourced from photocopies of salary books or passbooks and the like. copy of NPWP for the entire loan of >100 million or in accordance with applicable regulations.

ACKNOWLEDGMENTS

Thank you to the author to: Mr. Chairman of Bank Tabungan Pensiunan Nasional Padang Branch Office who has given the author the opportunity to conduct research, Employees of Bank Tabungan Pensiunan Nasional Padang Branch Office who have helped provide direction and input so that this final project can be completed

BIBLIOGRAPHY

- Adi Putra, M. H., Rahayu, S. M., & Saifi, M. (2016). Analisis Pengendalian Intern terhadap Sistem Pemberian Kredit Modal Kerja (Studi Kasus pada PT. Bank Perkreditan Rakyat UMKM Jawa Timur Cabang Pacitan). *Jurnal Administrasi Bisnis*, 39(1), 195–204.
<http://administrasibisnis.studentjournal.ub.ac.id/index.php/jab/article/view/1552>
- Alderson, J. Charles & Wall, D. (1992). perbankan, pengertian kredit. *Japanese Society of Biofeedback Research*, 19, 709–715. https://doi.org/10.20595/jjbf.19.0_3
- Chariski, N. S., & E, T. H. S. (n.d.). *prosedur penanganan klien pada penyelenggaraan event di felfet ui*. 427–432.
- Fajari, S., & Sunarto. (2017). Pengaruh CAR, LDR, NPL, BOPO terhadap Profitabilitas Bank (Studi Kasus Perusahaan Perbankan yang Tercatat di Bursa Efek Indonesia Periode Tahun 2011 sampai 2015). *Prosiding Seminar Nasional Multi Disiplin Ilmu & Call for Papers UNISBANK Ke-3*, 3(Sendi_U 3), 853–862.
- Fatmawati, D. (2018). *Pelaksanaan Administrasi Pemberian Kredit Pensiun Sejahtera PT Bank Tabungan Pensiunan Nasional Tbk, Purna Bakti Cabang Jember*. 1–77.
- Fernos, J. (2018). *prosedur pelaksanaan kredit usaha rakyat (KUR) pada PT. Bank Nagari Cabang Padang*. 40.
- Halim, Y. (1992). Sistem Pengelolaan Pemberian Kredit Pada PT. BPR (Studi Kasus Pada Bank BPR NBP 22 Cabang Melati Medan). *Sistem Pengelolaan Pemberian Kredit Pada PT. BPR (Studi Kasus Pada Bank BPR NBP 22 Cabang Melati Medan)*, 1–30.
- James W, Elston D, T. J. et al. (20 C.E.). kredit. *Andrew's Disease of the Skin Clinical Dermatology.*, 8–30.
- kadek Hana Meiyani, & Bali, P. N. (2023). *Prosedur Pemberian Kredit Mantap Pensiun Pada Pt Bank Mandiri Taspen Kantor Cabang Pembantu Bangli Oleh Kadek Hana Meiyani Nim 2015713079 Program Studi Administrasi Bisnis Jurusan Administrasi Bisnis Politeknik Negeri Bali Badung 2023*.
- Mardatila, E. (2022). *Analisis Prosedur Rekrutmen Pegawai Non Asn*. 207–208.
- Mulyawati, N. (2015). Analisis Variabel-Variabel Yang Mempengaruhi Penyaluran Kredit Bank Umum Di Indonesia. *Fakultas Ilmu Ekonomi Dan Bisnis Universitas Brawijaya*.
- Penerbit, N., & Ringkas, D. (n.d.). *Ringkasan Informasi Produk / Layanan Kredit Pensiun Sejahtera 24*.
- Saputri, M. A., Rochendi, T., & Putri, L. (2023). Analisis Proses Pemberian Kredit Pensiun Prosperous Pensioner.....(fernos, peronika s)



Pada Pt. Bank Pembangunan Daerah Jawa Barat Dan Banten (Persero) Tbk. Kantor Cabang Depok. *Remittance: Jurnal Akuntansi Keuangan Dan Perbankan*, 4(2), 83–92. <https://doi.org/10.56486/remittance.vol4no2.424>

Suseno, pieter abduallah dan. (2003). fungsi intermediasi perbankan di daerah, pengukuran dan identifikasi. *Buletin Ekonomi Dan Moneter Dan Perbankan, Bank Indonesia*, 5, 43–63.

Tambunan, R. M. (2016). *Prosedur Kerja*. 1–23.

Yasman, R., & Afriyeni, A. (2019). Prosedur Pemberian Kredit Pada Pt. Bank Perkreditan Rakyat (Bpr) Jorong Kampung Tengah (Jkt) Pariaman Cabang Padang. *Jurnal Eksis*, 7, 1–9.

Yogyakarta, C. (2013). *Tugas%20Akhir*