



ANALYSIS OF WORKING CAPITAL CREDIT DISTRIBUTION AT PT. BANK PEREKONOMIAN RAKYAT PRIMA MULIA ANUGRAH PADANG BRANCH

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ABSTRACT

The purpose of this research is to determine the analysis of working capital credit distribution at PT. Bank Perekonomian Rakyat Prima Mulia Anugrah Padang Branch. The Data Analysis Method uses qualitative and quantitative analysis, where the qualitative method describes, understands and explains the data studied during the research, while the quantitative method analyzes the distribution of working capital credit. The results of the study showed an increase in the distribution of working capital credit in the 2022-2023 period, an increase of 1.24%, then in the 2023-2024 period there was an increase in the growth rate of working capital credit distribution higher than the previous period, namely 5.3% due to increasing public trust in banks along with good service and ease in credit application procedures, thus encouraging the public, especially micro and small business actors, to take advantage of the credit facilities provided.

Keywords: credit, analysis, people's credit

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INTRODUCTION

The development of a country's economy cannot be separated from the role of the banking sector as a financial intermediary institution. Banks have the primary function of collecting funds from the public in the form of deposits and redistributing them in the form of credit to improve the standard of living of society (Law No. 10 of 1998). In this context, the banking sector plays a strategic role in promoting economic growth through the provision of financing for business activities.

As part of the national banking system, Rural Banks (BPR) play an important role, particularly in supporting the development of micro, small, and medium enterprises (MSMEs). BPR functions as a financial institution that is closer to the community, especially in rural areas, by providing easier access to financing with relatively simpler

procedures compared to commercial banks (Kasmir, 2018). One of the main financing products provided by BPR is working capital credit, which is used to finance daily operational needs such as purchasing raw materials, paying wages, and covering other production costs (Dendawijaya, 2009).

Working capital credit plays an essential role in maintaining business continuity and increasing production capacity. According to Ismail (2016), credit distribution must be carried out by applying the prudential principle through proper creditworthiness analysis to minimize the risk of non-performing loans. This is supported by research conducted by Fibriyanti et al. (2018), which states that the application of credit analysis principles such as the 5C (Character, Capacity, Capital, Collateral, and Condition of Economy) significantly affects credit quality and the level of non-performing loans in rural banks.

PT. Bank Perekonomian Rakyat Prima Mulia Anugrah Padang Branch is one of the financial institutions actively distributing working capital credit to the public. Based on data from the 2022–2025 period, the distribution of working capital credit at the bank shows fluctuating conditions. In 2023, there was a decline compared to the previous year; however, in 2024 and 2025, there was a significant increase. This phenomenon indicates dynamics in credit distribution policies as well as the influence of internal and external factors on the bank's credit performance.

The fluctuation in credit distribution can be influenced by various factors, such as economic conditions, public trust, the quality of credit analysis, and the ability of debtors to fulfill their obligations. In addition, the misuse of credit funds by debtors and limited collateral are also obstacles in the distribution of working capital credit. Therefore, a comprehensive analysis of the credit distribution process is required to improve the effectiveness and quality of the credit provided (Munandar, 2019).

Based on the above explanation, this study aims to analyze the mechanism and development of working capital credit distribution at PT. Bank Perekonomian Rakyat Prima Mulia Anugrah Padang Branch, in order to provide an overview of the credit policies implemented and the factors influencing the distribution of working capital credit.

1. Definition of Credit

Credit is the provision of money or equivalent debt based on an agreement between a bank and another party, requiring the borrower to repay the debt after a specified period of time with interest. According to Kasmir (2018), credit is the trust granted by a bank to a customer to repay a loan in accordance with the agreed-upon agreement. Meanwhile, Ismail (2016) states that credit is the distribution of funds from a bank to the public for various productive and consumptive purposes, which must be repaid within a specified period.

2. Working Capital Credit

Working capital credit is credit provided by a bank to finance daily business operational needs, such as purchasing raw materials, paying salaries, and other production costs. According to Kuncoro (2017), working capital credit serves to maintain the continuity of company operations so that they continue to run smoothly.



Furthermore, working capital credit plays a crucial role in increasing business productivity, particularly for micro, small, and medium enterprises (MSMEs), as it can help meet short-term liquidity needs (Kasmir, 2018).

3. Credit Assessment Principles (5Cs) When disbursing credit, banks must apply the principle of prudence through a creditworthiness analysis. One commonly used method is the 5Cs principle, namely: Character, which is an assessment of the debtor's personality and good faith Capacity, which is the debtor's ability to manage a business and repay obligations Capital, which is the debtor's capital status Collateral, which is the guarantee provided as credit security Condition of the Economy, which is the economic conditions affecting the debtor's business According to Dendawijaya (2009), the application of the 5Cs principle aims to minimize the risk of non-performing loans and ensure that disbursed credit is appropriately targeted.
4. People's Economic Banks (BPR)
People's Economic Banks (BPR) are financial institutions that conduct business conventionally or based on Sharia principles and do not provide payment services. According to Law Number 10 of 1998 concerning Banking, BPRs play an important role in serving the financial needs of the community, particularly in the micro and small business sector. BPR has advantages in terms of closeness to the community, simple credit procedures, and flexibility in credit distribution, making it one of the main sources of financing for MSMEs (Kasmir, 2018).
5. Previous Research Several
previous studies have shown that the distribution of working capital loans has a significant impact on business development and increased revenue. Research by Fibriyanti et al. (2018) demonstrated that the implementation of the 5C principle significantly reduced the risk of non-performing loans in rural banks (BPR). Furthermore, research by Inayah et al. (2018) found that working capital loans had a positive effect on increasing the revenue of small and medium enterprises. This demonstrates that effective credit distribution can support economic growth.

RESEARCH METHODS

Data Collection Methods

The research methods used in this study are qualitative and quantitative.

1. Data Collection Methods Field research through interviews and direct observation at PT. BPR Prima Mulia Anugrah Padang Branch. Library Research through literature and references related to banking and working capital loans.
2. Data Analysis Methods Qualitative analysis to describe working capital loan disbursement procedures. Quantitative analysis to analyze the growth of working capital loan disbursement for the 2022–2025 period.

RESULTS AND DISCUSSION

Based on the research results, the working capital loan disbursement process at PT. Bank Perekonomian Rakyat Prima Mulia Anugrah, Padang Branch, is carried out systematically and sequentially, as follows:

The working capital loan disbursement process at PT. BPR Prima Mulia Anugrah Padang Branch is a systematic process carried out to ensure that the loan is disbursed effectively, on target, and in accordance with prudential banking principles. This process begins with the prospective borrower submitting a loan application, completing all administrative requirements stipulated by the bank.

This stage aligns with Kasmir's (2018) opinion, which states that the loan disbursement procedure begins with the customer's loan application, which serves as the basis for further analysis. Next, the bank checks the completeness of the submitted documents, followed by interviews and field surveys to obtain accurate information regarding the prospective borrower's business conditions, character, and capabilities. This activity is crucial to reduce the risk of non-performing loans through the collection of valid data (Ismail, 2016).

Based on this data, the bank conducts a creditworthiness analysis using the 5Cs principle, which includes character, capacity, capital, collateral, and economic conditions, as the basis for making credit decisions. The 5C principle is a commonly used method for assessing a debtor's creditworthiness to minimize the risk of default (Kasmir, 2018; Ismail, 2016).

The results of this analysis are then discussed internally, particularly by the credit department, to generate recommendations that are then submitted to management or the board of directors for approval. This stage reflects the importance of internal control in the credit granting process, ensuring more objective and measurable decisions (Dendawijaya, 2009).

If the credit application is approved, a legally binding credit agreement is signed between both parties. This agreement forms the basis of the legal relationship between the bank and the debtor, governing the rights and obligations of each party in accordance with applicable banking regulations. The next stage is the realization and disbursement of the credit to the debtor in accordance with the agreed terms. After disbursement, the bank continues to regularly monitor and supervise the use of the credit and the debtor's ability to meet its obligations. This oversight is crucial for maintaining credit quality and preventing non-performing loans (Kuncoro & Suhardjono, 2017).

Furthermore, during the loan disbursement process, banks also check borrowers' credit histories through the Financial Information Services System (SLIK) to minimize risk and ensure the credibility of prospective borrowers. With these structured stages, it is hoped that working capital loan disbursement will proceed optimally and support customer business development without compromising the bank's security and soundness..



Development of Working Capital Loan Disbursement

Table 1 Working Capital Loan Growth Rate PT. Bank Perekonomian Rakyat Prima Mulia Anugrah Padang Branch 2022–2025

(in Rp,000)

Year	Amount Of Working Capital Credit	Growth Rate (%)
2022	6.460.709.876	0
2023	5.838.772.452	-9,63%
2024	6.579.991.020	12,62%
2025	7.674.612.803	16,79%

Source : PT. BPR Prima Mulia Anugrah Cabang Padang (data is processed)

Analysis:

1. The 2022–2023 period saw a 9.63% decrease. This decrease could be due to increased bank prudence, economic conditions, and the risk of non-performing loans.
2. The 2023–2024 period saw a 12.62% increase. This indicates an improvement in credit distribution strategies and an increase in the public's need for working capital.
3. The 2024–2025 period saw another 16.79% increase. This increase demonstrates the effectiveness of management policies and increased public trust in banks.

Overall, despite a decline in 2023, the trend in working capital loan disbursement has shown positive growth over the past two years. The fluctuations in working capital loan disbursement at PT. Bank Perekonomian Rakyat Prima Mulia Anugrah Padang Branch indicate dynamics in credit distribution policies and conditions.

The decline in 2023 could be due to increased bank prudence in disbursing loans, a possible increase in the risk of non-performing loans, and less stable economic conditions during that period. However, significant increases occurred in 2024 and 2025. This indicates that the bank has made improvements in its credit distribution strategy, both through improving service quality, simplifying credit application procedures, and increasing public trust in the bank.

This increase also reflects the increasing need for working capital from businesses, particularly MSMEs. Procedurally, working capital loan disbursement at PT. Bank Perekonomian Rakyat Prima Mulia Anugrah Padang Branch has been carried out systematically and in accordance with applicable banking principles. The credit analysis process, which involves various stages and the application of the 5C principles, demonstrates the bank's efforts to minimize the risk of non-performing loans. However, several obstacles remain, such as limited collateral from debtors, inappropriate credit utilization, and the potential for default due to weak debtor business management. Furthermore, post-credit disbursement monitoring is also a crucial factor in maintaining

credit quality. Suboptimal supervision can increase the risk of non-performing loans. Therefore, increased supervision and guidance for debtors is needed to ensure credit utilization aligns with its original objectives and improves business performance.

Overall, working capital loan disbursement at PT. Bank Perekonomian Rakyat Prima Mulia Anugrah Padang Branch has performed quite well and shown a positive growth trend over the past two years. This indicates the bank's ability to adjust its credit distribution policy and maintain a balance between increasing the number of loans disbursed and the quality of the loans disbursed.

CONCLUSION

Working capital loan disbursement at PT. Bank Perekonomian Rakyat Prima Mulia Anugrah, Padang Branch, has been carried out through systematic procedures and in accordance with prudent principles, particularly through the application of creditworthiness analysis (5Cs). The development of working capital loan disbursement during the 2022–2025 period shows a fluctuating pattern. In 2023, there was a 9.63% decline, but in 2024 and 2025, there were increases of 12.62% and 16.79%, respectively. Overall, the trend in loan disbursement over the past two years shows positive growth. This increase in loan disbursement is influenced by several factors, including the ease of loan application procedures, the quality of bank services, and increasing public trust, particularly for micro and small businesses. However, several obstacles remain in loan disbursement, such as limited collateral, inappropriate loan utilization, and the risk of default. Therefore, credit monitoring and supervision are crucial factors in maintaining credit quality and bank health.

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