



The Contribution of Mortgage Lending in Maintaining Financing Quality

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Abstract

PT. Bank Tabungan Negara (Persero) Tbk since 1950 has distributed subsidized and non-subsidized housing loans. That's because of PT. The State Savings Bank (Persero) Tbk has committed to supporting the Government Program. This study aims to determine how the distribution of BTN Platinum Home Ownership Credit at PT. State Savings Bank (Persero) Tbk Cirebon Branch Office. The type of research used is qualitative with a descriptive approach and the data collection techniques used are observation and interviews. The results of the research show that Prospective Debtors have a fairly high interest in the BTN Platinum Home Ownership Credit product, especially from Prospective Debtors whose economic aspect is included in the middle to upper category. This is supported by a fast, easy process, competitive interest rates, and the existing debtors are indicated to be very smooth. Distribution of BTN Platinum Home Ownership Loans at PT. State Savings Bank (Persero) Tbk Cirebon Branch Office with Credit Interest Rates offered by PT. State Savings Bank (Persero) Tbk Cirebon Branch Office is relatively cheaper when compared to other banks. Apart from this, the debtors have trusted and believed that the KPR BTN Platinum product was the right choice as a home loan facility scheme for debtors.

Key words: credit, financing, quality

Introduction

Currently has a home for everyone is as desire. The house is also one of the basic needs, i.e. needs of the board. From inside the house, this is one family can take refuge, communicate with each other and give each other affection between family members. Because however, communication can shape the character and soul of a person [1]. In the home where parents can take care of their children, providing coolness and happiness for his children. PT. Bank Tabungan Negara (Persero) Tbk since the 1950s has disbursed Loans (MORTGAGE) Subsidy and Non-Subsidy (KPR BTN Platinum), it is because PT. Bank Tabungan Negara (Persero) Tbk has committed to supporting the government's program to distribute the Credit (MORTGAGE) [2] Subsidies for low-income communities (MBR) and lending (MORTGAGE) Non-subsidized (KPR BTN Platinum) to-income middle and upper. Until August 2020, for the distribution of KPR BTN Platinum Rp 79,87 Trillion nationally. One of the aspects of consideration and the assumption of the government against its services to the community and the customer also depend on the role and company [3].

The Accounting system of Credit is a system that consists of a set of elements related to each other, then the system can be used as data management related to the actions of a company, trigger the ongoing provision of credit such as documents, records, procedures, and parts that are associated to produce a report that required management. Compliance with the community can be seen from the concept of management, leadership, and unity [4]. Then, considerations of financial and customer perception towards financial itself is very dependent on the elements of ethics [3]; [5]; [6].

In the system of accounting the provision of credit, some functions are associated with it, namely: the function of the secretariat, the billing function, the functioning cash, accounting functions, and the internal audit function [7]. Related documents in the Provision of Credit. The document is a paper that is useful for documenting the initial transaction of the company to be used as the basis of recording [7]. Here are some of the documents used in the system of awarding credit: sheet stuffing the applicant's credit, receipt, proof of cash disbursements, cash receipts, and car loans. Note Accountant involved in the Provision of Credit. The accounting records used in accounting systems awarding of credit note accounting is used to record, classify and conclude the financial information and other information [7]. Note that is used in the system of the provision of credit in the quotation in the article Bizfluent is a big book, an accounting of the loan, an account of the customer, and the application of internet banking.

Credit in a general sense is the belief in the ability of the debtor (the recipient of credit) to pay a certain amount of money in the future. The ability can be formed in the process of practice are designed in a scientific [8]. Definition of credit according to the Terms of the credit comes from the Latin *credo*, meaning I believe, I trust, I believe or I put my trust [9]; [10].

The elements of Credit. Some of the elements contained in any provision of the credit facility. The elements contained in the credit facility, namely: trust, agreement, term, time, risk, and remuneration. The default value of the customer and the value of which is formed also be provisions [11]. The purpose and Function of Credit a) the Purpose of the Credit. Granting a credit facility has certain goals. The purpose of the credit is as follows: profit-seeking, helping the customer's business, and government. b) the Credit Function. According to a tool of credit has the following functions: serves add to the power, serves to increase the circulation of money, serves to increase the usefulness of an item, increase the circulation of goods, as a medium of balancing economic, serves to add flavor to seek, serve to improve the balance of income [12].

Several types of credit can be seen from several aspects, among others, namely:

1. In terms of the usefulness of credit: Credit Investment, and Working Capital Loans.
2. In terms of credit goals: Productive Credit, Consumer Credit, and Trade Credit.
3. In terms of credit period: Short-Term Credit, Medium Term Loans, and Long-Term Credit.
4. In terms of security: Credit with collateral, and the unsecured creditors.
5. In terms of business sectors: Agricultural Credit, Farm Credit, the Credit Industry,

Mining Credit, Education Credit, the Credit of the Profession, and Housing Loans [2].

House Ownership Credit (KPR) is the credit used to buy a house or other consumptive needs with a guarantee/collateral in the form of the house. KPR is a type of service credit granted by the bank to the debtor who wants to borrow a loan specifically to meet the needs of the construction of the house. [13].

In Indonesia, currently known there are 2 types of KPR: KPR subsidies, and non-mortgage subsidies (KPR BTN Platinum if in PT. Bank Tabungan Negara (Persero) Tbk. Definition of House Ownership Credit (KPR) BTN Platinum is a mortgage from a Bank BTN for the purchase of the home of the developer or non-developer, better to purchase a new home or second home purchase is ready for habitation (ready stock) or not so (indent), and take over the credit of other Banks. Main components of House Ownership Credit (KPR), namely: the creditor of the KPR, KPR Debtors, the object of KPR, and the KPR term.

Research Method

This research is qualitative research using a descriptive approach [14]. This study describes the state that will be studied in-depth, especially in the distribution of Home Ownership Credit (KPR) Non-subsidized (KPR BTN Platinum) at PT. Bank Tabungan Negara (Persero) Tbk Branch Office Cirebon. The type of data, which is used in this research is qualitative data. The qualitative data in this study is about the distribution of Home Ownership Credit (KPR) Non-subsidized (KPR BTN Platinum) at PT. Bank Tabungan Negara (Persero) Tbk Branch Office Cirebon. The source of the Research Data used in this research is primary data. The primary data source in the form of the distribution of Home Ownership Credit (KPR) Non-subsidized (KPR BTN Platinum) at PT. Bank Tabungan Negara (Persero) Tbk Branch Office Cirebon [2]. The primary data source in this research is done through observation and interview on PT. Bank Tabungan Negara (Persero) Tbk Branch Office Cirebon. In this study, using 2 (two) methods of data collection are Observation and Interview. This research uses the descriptive analysis method. This method has the objective to provide an overview of the company, describe and compare and also explain something then the data is analyzed, to produce conclusions based on information and data that have been obtained [15].

Results and Discussion

Credit products offered State Savings Bank Branch Cirebon is as follows: KPR BTN Subsidies, KPR BTN Platinum, mortgage Apartment (KPA), Credit Shop, Credit the Collateral of the House (KAR), Kredit Bangun Rumah (KBR), Credit Self-financing, Credit Lightweight, soft Loans Pensioners, KMK Construction, Credit Linkage, Credit, Land Ownership, Investment Loans, Working Capital Loans, Business Credit, Credit Partnership and Credit the Contractor's Working Capital or Credit Yasa Griya (KYG).

The criteria of Credit (KPR) BTN Platinum is:

1. The credit limit smoke
2. Period up to 25 years
3. Competitive interest rates
4. The process is quick and easy
5. Covered by credit life insurance and fire
6. In cooperation with many partner developers.

The terms and Provisions of the loan (KPR) BTN Platinum is:

1. WNI (Citizenship) with age-minimum of 21 years of age or married have the status of permanent employees/self-employed/professional
2. Long working employees of min 1 year, old business/profession min 1 year
3. The applicant is required to close the insurance (life and fire) with a Banker Clause
4. Willing to sign a credit agreement and APHT (Deed Encumbrance Encumbrance)
5. Installment payment will be auto-debited from the Applicant's account in the Bank BTN.

As for the documents that must be met parties of the debtor in filing house ownership credit (KPR) Non-subsidized goods for employees or self-employed are:

No	Document	Employee	Entrepreneur
1	Form Credit Application	✓	✓
2	Photocopy of ID card of the Applicant	✓	✓
3	Photocopy of ID card Husband/Wife	✓	✓
4	Photocopy of Family Card	✓	✓
5	Photocopy of Marriage Certificate/Divorce	✓	✓
6	Photocopy of NPWP/Annual return	✓	✓
7	A photocopy of the certificate of Appointment of Permanent Employees	✓	-
8	Original Salary Slip of the last month/ Income certificate	✓	-
9	Photocopy of SIUP	-	✓
10	Photocopy of TDP	-	✓
11	Copy of deed of establishment/change	-	✓
12	Copy of deed the approval of the minister of justice	-	✓
13	Data financial company	-	✓
14	Photocopying checking account or savings account for the last 3 months	✓	✓
15	Passport Photo of the Applicant and Spouse (If married)	✓	✓

Elements of the system of Home Ownership Credit (KPR) subsidies on State Savings Bank Cirebon branch is composed of:

1. Related functions: Retail Service Section Head, Loan Service Unit, Teller Service, Branch Manager, and Accounting Control.
2. Documents used: List the Proposal of the Applicant (DUP), a Rejection Letter, a Letter of Affirmation Credit Approval (SP3K), Letter of Consent of the Debtor Double Five (SPD5), Letter of Credit Agreements, the Debtor Information System (SID), an application Form individual credit, and Documents as the terms of the completeness of the data.

The accounting records used: the Register Book, the System of Financial Information Services (SLIK), a System of E-Loan, and Sylvester Integrated Banking System (SIBS). The procedure of granting credit (KPR) subsidies on Bank Tabungan Negara (Persero) Cirebon branch consists of application Procedures and submission of KPR Subsidies, the Procedure of the Decision on Credit Request, the Procedure of Realization, the Procedure for Payment of Installments and Repayment of, and Payment of the KPR installments can be done with a 6 way, namely:

1. Installment payments deducted directly from the salary,

2. Direct payments to the counter BTN,
3. Payment through ATM Batara,
4. Payment by transfer,
5. Payment through the post office, and Applicant's
6. Payment by fund transfer.

After researching that the distribution of Home Ownership Credit (KPR) BTN Platinum on PT. Bank Tabungan Negara (Persero), Tbk Branch Office Cirebon been carried out under the SOP (Standard Operating Procedure) regulations stipulated by Bank Indonesia, OJK, and the policy of the board of directors of PT. Bank Tabungan Negara (Persero) Tbk [16]. A system of e-loan can help in the distribution of credit and decision-making more effectively and efficiently. So there is no obstacle significant, which includes cross-default of the debtor or the debtor's Non-Performing Loan [17]. However, identified that the debtor House Ownership Credit (KPR) Platinum Existing shows and conditions or the quality of being very smoothly. It is also supported with the implementation of internal control in State Savings Bank branch Cirebon on House Ownership Credit (KPR) Non-subsidized (KPR BTN Platinum) have been very good because it was conducted by standard operating procedures and policies of the board of directors [18]. The policy of the leadership, both directly and can not form the soul of employees and customers [19]. By following the organizational structure of the company, where the duties and responsibilities and authority which is done in a structured manner so that the programs can run well and have clear authority, and there is a separation of functions in carrying out internal control. Programs that encouraged the institution can establish the value of the people in it [20]; [21]. The presence information can be very accurate and good communication between the bank, the borrowers, developers, and the notary in the case of the provision of Credit (KPR) Non-subsidized (KPR BTN Platinum). The interest of the debtor to the product Home Ownership Credit (KPR) BTN Platinum. According to the results of observation, the debtor has a fairly high interest in Credit products (KPR) BTN Platinum is particularly the debtor in terms of the economy including into the category of middle and upper [17]; [18].

The interest of the Debtor or the Applicant. The factors that Affect the Debtor are Interest to apply for Home Ownership Credit (KPR) BTN Platinum is:

1. Have the desire to have a home have the ability to repay, and
2. Already have a view of the home to be purchased through the facilities of the KPR BTN Platinum.

The Credit Interest rate is offered on the MORTGAGE Products BTN Platinum. Mortgage interest rates provided by PT. Bank Tabungan Negara (Persero) Tbk according to the debtor which I interview quite cheap or affordable, this is due to fixed 2 years, PT. Bank Tabungan Negara (Persero) Tbk Branch Office Cirebon offers Interest Rates in 8,88%. Besides, it is also the debtor has trust and believe that the KPR BTN Platinum is the right choice to buy a home with credit schemes, as well as PT. Bank Tabungan Negara (Persero), Tbk Branch Office Cirebon become a pioneer in the distribution of Home Ownership Credit (KPR) [22].

Conclusion

According to the data obtained and the results that have been presented, the researcher can draw conclusions and recommendations, as follows: PT. Bank Tabungan Negara (Persero), Tbk Branch Office Cirebon has been carrying out the distribution of Home Ownership Credit (KPR) Non-subsidized (KPR BTN Platinum) in a good and following the SOP that has been set by Bank Indonesia, OJK and the policy of the board of directors of PT. Bank Tabungan Negara (Persero) Tbk, as well as with the system of e-loan can help in the distribution of credit and the decision taken can be more effective and efficient. So there is no obstacle significant backed by The Debtor House Ownership Credit (KPR) Platinum Existing shows and Conditions or the Quality of being Very Smoothly. The implementation of internal control in the State Savings Bank branch Cirebon on House Ownership Credit (KPR) Non-subsidized (KPR BTN Platinum) is already better because it was conducted by standard operating procedures and policies of the board of directors. In addition to the information that can be very accurate and good communication between the bank, the borrowers, developers, and the notary in the case of the provision of Credit (KPR) Non-subsidized KPR BTN Platinum. The society also at this time especially the middle income and above, have a fairly high interest in the MORTGAGE products BTN Platinum provided by PT. Bank Tabungan Negara (Persero), Tbk Branch Office Cirebon because the process is quick. Mortgage Interest rates provided by PT. Bank Tabungan Negara (Persero) Tbk Branch Office Cirebon are relatively cheap when compared with other banks. PT. Bank Tabungan Negara (Persero) Cabang Cirebon, would be me-maintenance sustainable against the debtor his trust and believe that the MORTGAGE products BTN Platinum, is the right choice in the scheme of the central credit for homeownership for the debtor, with strictly maintain the quality of the facilities financing debtor to remain in the view around Smoothly.

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