

Collectibility Insights: Financial Analysis

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ABSTRAK

Perusahaan Daerah Umum BPR Bank Gresik merupakan salah satu perbankan milik pemerintah Kabupaten Gresik yang memberikan fasilitas kredit. Dalam menyalurkan kreditnya tidak selalu berjalan lancar, karena pada penyaluran kredit pastinya ada suatu resiko. Salah satu resiko dalam menyalurkan kredit yaitu adanya kredit bermasalah. Besar kecilnya kredit bermasalah dapat dilihat dari tingginya tingkat kolektibilitasnya. Penelitian ini bertujuan untuk mengetahui, menganalisis, dan menjelaskan terkait faktor penyebab dan penanganan kredit berdasarkan kolektibilitas pada Perumda BPR Bank Gresik. Metode penelitian yang digunakan adalah deskriptif dengan pendekatan kualitatif. Analisis data menggunakan model Miles dan Huberman, yang melibatkan pengumpulan data, reduksi data, penyajian data, dan penarikan kesimpulan. Hasil penelitian menunjukkan bahwa faktor penyebab peningkatan kolektibilitas berasal dari internal dan eksternal bank. Penanganan dilakukan secara berbeda tergantung tingkat kolektibilitasnya yang mana melibatkan berbagai langkah seperti, peringatan telepon, penagihan langsung ke rumah, surat peringatan, surat somasi, restrukturisasi, pemasangan spanduk pada jaminan, cessie, gugatan sederhana, dan pengambilalihan jaminan debitur.

Kata Kunci: Kolektibilitas, Kredit Bermasalah, Penyelesaian

ABSTRACT

The General Regional Company BPR Bank Gresik is one of the banks owned by the Gresik Regency government which provides credit facilities. Disbursing credit does not always run smoothly, because in disbursing credit there is definitely a risk. One of the risks in distributing credit is the existence of problem loans. The size of non-performing loans can be seen from the high level of collection. This research aims to find out, analyze, and explain the factors causing and handling credit based on collection in the BPR Bank Gresik Perumda. The research method used is descriptive with a qualitative approach. Data analysis was carried out using the Miles and Huberman model, which involves data collection, data reduction, data presentation, and drawing conclusions. The research results show that the factors causing the increase in collection come from internal and external banks. Handling is carried out differently depending on the level of collection which involves various steps including, telephone warnings, direct billing to the house, warning letters, summons letters, restructuring, placing banners on collateral, cessie, small claims court, and taking over the debtor's collateral.

Keywords: Collectibility, Problematic Credit, Resolution

INTRODUCTION

Indonesia's economic growth and development continues to experience rapid and dynamic changes. One effort to improve the national economy is by establishing financial institutions. Financial institutions include banking financial institutions and non-bank financial institutions. The financial health of

both banks and non-bank financial institutions is the main concern of all stakeholders, including bank owners, bank management, the public who use banking services, financial services authorities and other interested parties. In general, banking financial institutions have a central and important role in supporting the

strength and smoothness of the payment system and increasing the effectiveness of monetary policy implementation in Indonesia (Anshori, 2019).

Based on Banking Law number 10 of 1998, banks are business entities that collect funds from the public in the form of savings and distribute them to the public in the form of credit and/or other forms in order to improve the standard of living of many people. There are two types of banks, namely Commercial Banks and Rural Banks (BPR). BPR is a financial institution that acts as an intermediary, collecting public funds in the form of deposits and savings, and channeling these funds back to the community through loans.

One of the products offered by the People's Credit Bank is loans. Providing credit is a company strategy in exploiting opportunities. This allows the business world to anticipate and manage any situation or condition to increase its competitiveness. This statement is comparable when considering the phenomenon of tobacco companies utilizing their capital structure to attract investment and financial resources (Handayani, 2020). According to Pranata, et al (2019) The credit sector distributed by BPR has a significant role in regional economic growth.

One of the essential requirements for a company to be able to compete effectively is to achieve optimal performance. Company performance covers various aspects, including investment, investment activities and financing (Santoso & Handayani, 2018). If you look carefully at the asset side of a commercial bank's balance sheet, it can be noted that the majority of bank operational funds are generally allocated in the form of financing provided. This reflects that credit is the main source of income, but also a source of risk. The risk associated with lending is the emergence of problematic credit conditions. As explained by Sahara, et al (2023), the risk of non-performing credit occurs when the debtor does not fulfill his promise or defaults in terms of

principal and interest payments according to the agreed time and amount, so that the obligation to pay principal and interest on time does not occur.

Problematic credit conditions refer to a situation where the borrower is unable to make timely payments to the lender. The emergence of Problem Loans has a significant impact on the achievement of credit distribution to the community, as well as increasing the risk of Problem Credit or NPL (Non-Performing Loans) which must be borne by Rural Banks. The impact of this risk can affect the bank's financial performance and financial condition. Companies need to effectively manage and allocate their resources (Vilantika & Santoso, 2022).

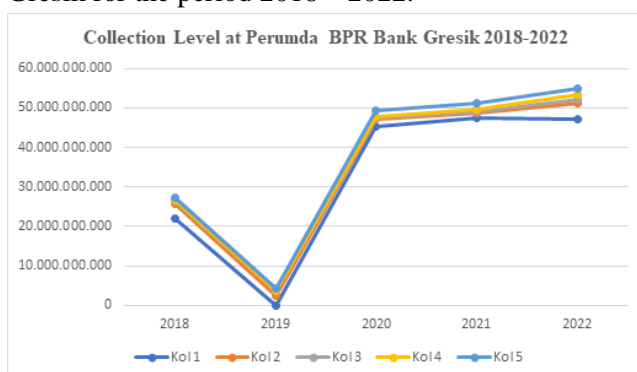
Based on research by Rahayu & Yuniarti (2023), this risk can be caused by internal and external factors, but the dominance of risk lies in internal factors such as irregularities in credit granting procedures, less careful analysis, and weak supervision of debtors. However, on the contrary, Dewi's research (2022) states that internal factors such as guarantees and bank supervision have no effect on non-performing loans. Meanwhile, external factors such as debtor character, business conditions and managerial abilities influence non-performing loans. According to Da Silva & Lasiyono (2021), the causes of credit problematic ie supervision Which not enough from officer, faith No Good from officer, ability economy Which decrease from debtor.

In overcoming problematic credit, proper handling is needed. According to Sudarma (2023) in his research, to overcome problem loans, companies implement actions such as intensive visits to debtors, warning letters, as well as rescheduling, reconditioning, restructuring, collateral takeover and write-off programs for debtors. In accordance with research conducted by Usriyati, et al (2022), where the effort to handle problematic credit is by restructuring, namely by changing credit

terms by rescheduling and making return terms.

Perumda BPR Bank Gresik is a financial institution that provides credit services to the public. Which in providing credit has the potential for problematic credit because not all credit runs smoothly. According to Rizki, et al (2021), an increase in demand for financing can increase the risk of increasing receivables, which in turn affects the level of collectibility of receivables. When making credit installment payments, a status or classification is given. This classification referred to as collectibility which reflects the condition of payment of interest installments or principal installments and credit interest by the debtor. The collectibility level provides very important information for banks in supervising each customer individually and as a whole.

In the banking sector, collectibility levels are grouped into five categories or collectibility, starting from the lowest to the highest, namely collectibility1 (current), collectibility 2 (special attention), collectibility 3 (substandard), collectibility 4 (doubtful), and collectability 5 (bad). Credit that falls into collectibility 1 and collectibility 2 categories is considered non-problematic, while credit with collectibility 3 to collectibility 5 is considered problematic credit. The following is the Credit Collectibility Level at Perumda BPR Bank Gresik for the period 2018 – 2022.



Source: Data processed from Perumda BPR Bank Gresik

Figure 1: Credit Collection Level at Perumda BPR Bank Gresik 218-2022

Based on the table above, it can be observed that collectibility at Perumda BPR Bank Gresik during the 2018-2022 period shows fluctuations or instability that occur in an up-down pattern. Especially in the amount of financing or credit that falls into the substandard, doubtful, and bad collectability categories. It can be seen that collectibility 1 has increased from 2018 – 2022, namely from Rp. 21,972,357,030 to Rp. 47,034,398,517. In collectability 2 there has been an increase from 2018 – 2022, namely from Rp. 3,869,538,471 to Rp. 4,039,948,473. In collectability 3, there was an increase from 2018 – 2022, namely from Rp. 371,896,638 to Rp. 1,149,166,624. In 4 collectability experienced an increase from 2018 – 2022, namely from Rp. 509,699,320 to Rp. 1,265,804,807. and collectibility 5 experienced an increase from 2018 – 2022, namely from Rp. 600,313,151 to Rp. 1,491,434,419.

By referring to the research results and this phenomenon, the researcher was interested in carrying out this study with the title“Collectibility Insights: BPR Bank Gresik's Regional Financial Analysis”.This research focuses on the factors that cause increased collectibility and handling efforts. The update in this research approach is focused on the credit collectibility aspect, with reference to the grouping of credit collectibility in Perumda BPR Bank Gresik which is based on the provisions for principal and interest payments according to the provisions of the Financial Services Authority Number 33 / POJK.03/ 2018 Rural Banks. Credit collectibility is grouped into five levels, namely Current, Under Special Supervision, Substandard, Doubtful, and Loss. The purpose of this research is to find out, analyze and explain the factors causing and handling credit based on collectibility at the PerumdaBPR Bank Gresik.

LITERATURE REVIEW

Bank

Based on Article 1 Paragraph (2) of Law Number 10 of 1998 concerning banking, a bank is a business entity whose task is to collect funds from the public in the form of savings and distribute them to the public in the form of credit or other forms with the aim of improving people's living standards. According to Kasmir (2018:24) states that banks are financial institutions whose main activity is collecting funds from the public and redistributing these funds to the community while providing various other banking services.

Rural banks

According to Banking Law Number 10 of 1998, Rural Banks are banks that carry out business activities conventionally and/or based on sharia principles whose activities do not provide services in payment traffic. According to Sumartik and Hariasih (2018:11) Rural Bank (BPR) is a financial institution that collects capital from the public through time deposits, savings, or similar products, and utilizes these funds in its operational activities. BPR offers a variety of services, including providing savings, deposits, credit facilities, and offering Bank Indonesia Certificates (SBI).

Credit

The origin of the term "credit" comes from Latin, namely "credere" which means "trust" or "credo" which means "I believe". Based on Banking Law No. 10 of 1998, credit is the provision of money or bills that can be equated with it, based on an agreement or loan agreement between the bank and another party which requires the borrower to pay off the debt after a certain period of time with interest. According to Andrianto (2020:1), credit involves the bank's trust in the customer to optimally use credit facilities, so it can be interpreted as a service agreement in exchange for future services. (Widayati & Putri, 2019).

Collectability

Collectability or "collectability" in English, refers to the sorting of the status of installment

payments for interest or principal as well as interest on loans by the borrower, along with an evaluation of the extent of the possibility of returning funds that have been invested in securities or other investments. According to Wahyu(2020) defines collectability as a situation where a customer pays the principal or principal installments and credit interest, as well as the possible level of return of funds that have been invested in securities or other forms of investment.

Problematic Credit

According to Apriani & Hartanto (2019:51), problem credit is a situation where customers cannot pay off part or all of their obligations to the bank in accordance with their promised commitments. Problematic credit or Non-Performing Loans (NPL) can be caused by deliberate difficulties in repayment or external factors beyond the debtor's capabilities, which can be measured from the level of collectability (Andrianto, 2020). Problematic credit, according to Bank Indonesia's definition, includes credit classified as substandard, doubtful, and nonperforming.

METHOD

This research uses qualitative methods. According to (Sugiyono, 2023:9) qualitative research methods rely on the postpositivism paradigm, which is used to dig deeper into the natural conditions of the research object. The data sources in this research involve the use of primary data and secondary data. In this research, primary data was obtained through an interview process. And secondary data in this research was obtained from various sources, including collectability reports at the Perumda BPR Bank Gresik. The research location was carried out at the Regional Public Company BPR Bank Gresik. Located at Jl. Basuki Rahmat No. 18, Bedilan, Kebungson District. Gresik, Gresik Regency, East Java. Researchers used several methods in collecting data, namely interviews and documentation. Interviews are a data collection method that involves asking questions directly to

respondents orally (Elvera & Astrarina, 2021:72). The purpose of the interview is to obtain data directly from the first source. And documentation which is a method for obtaining data from existing event records (Elvera & Astrarina, 2021:72). In this research, the documents used include the 2018-2022 collectibility report at Perumda BPR Bank Gresik, as well as policies or regulations from the Financial Services Authority (OJK).

In this research, informants were selected using a purposive sampling method. According to Sugiyono (2023:96), this technique involves individuals who are considered to have a deep understanding of the research topic or have an important role. This research involved three informants, namely the head of marketing, head of billing section, and credit account officer at Perumda BPR Bank Gresik. The data analysis method applied uses the Miles and Huberman approach, which describes that the qualitative data analysis process is carried out interactively and continuously until completion, reaching the level of data saturation. In Miles and Huberman's data analysis, there are three stages, namely data reduction, data presentation, and drawing conclusions/verification. The focus of this research is on issues related to collectibility, with the aim of identifying the factors driving increased collectibility and handling them.

In qualitative research, data validity can be achieved if there are no differences between the information reported by the researcher and the situation that actually occurs at the research object. Researchers used triangulation techniques namely data collection techniques by combining various existing collection techniques and data sources (Sugiyono, 2023:125). Data collection using triangulation aims to test the credibility of the data so that research produces data that is stronger, consistent and certain. In this research, researchers applied source triangulation and technical triangulation as data analysis methods. According to Sugiyono

(2023:125) source triangulation is used to obtain data from different sources using the same technique. In this research, researchers collected data from various sources, including observations, interviews, and documents such as collectibility reports on Perumda BPR Bank Gresik. Triangulation technique uses collection different data to get data from the same source (Sugiyono, 2023:125). This research uses various techniques, such as direct interviews and analysis of collectability reports.

RESULTS

The Regional Public Company BPR Bank Gresik or commonly referred to as BPR Bank Gresik, which is a regionally owned company under the Gresik Regency Government, operates in the banking sector. Bank Gresik has experienced growth and development with the aim of providing services to the community in managing savings, deposits and providing credit facilities. When granting credit, collectibility is applied. According to Sutrisno et al (2023), the aim of implementing collectibility of credit financing is to evaluate the quality of financing, allowing banks to identify risks early, because credit risk can have an impact on the sustainability of bank operations. In addition, determining the collection rate is used to measure the level of potential reserves for losses that may arise due to credit problems.

According to Law Number 21 of 2011 concerning the Financial Services Authority, regulation and supervision of BPR is carried out by the Financial Services Authority (OJK) Perumda BPR Bank Gresik in determining the level of credit collectibility based on the determination of principal and/or interest payments according to the provisions of the Financial Services Authority Number 33/POJK.03/2018 as follows:

- a. Collectibility 1 (Current), if there are no principal and/or interest installments in arrears, or there are no more than 15 days in arrears.

- b. Collectability² (Special Attention), if there are arrears of more than 15 days but not more than 30 days.
- c. Collectability 3 (Substandard), if there are arrears of more than 30 days but not more than 90 days.
- d. Collectability 4 (Doubtful), if there are arrears of more than 90 days but not more than 180 days.
- e. Collectability 5 (Loss), if there are more than 180 days in arrears, or credit is more than 60 days past due.

Data analysis

1. Data reduction

Data reduction in data analysis in qualitative research indicates the act of summarizing, selecting core elements, focusing on significant aspects, and identifying themes and patterns. In the context of this research, essential and main data were depreciated and excluded, which can be described as follows:

Table 1: Data Display of Statements Regarding Collectibility Levels

Info	2018	2019	2020	2021	2022
Col 1	21,97 2,357, 030	38,61 4,700, 092	45,12 6,830, 956	47,30 9,775, 582	47,03 4,398, 517
Col 2	3,869, 538,4 71	2,338, 618,4 59	2,088, 602,4 05	1,487, 152,8 91	4,039, 948,4 73
Col 3	371,8 96,63 8	1,313, 173,7 11	197,3 13,59 4	331,1 56,68 3	1,149, 166,6 24
Col 4	509,6 99,32 0	80,99 1,910	307.1 88.18 5	597,8 06,40 0	1,265, 804,8 07
Col 5	600.3 13.15 1	533,7 47,79 1	1,524, 144,9 78	1,360, 393,6 10	1,491, 434,4 19

Source: Perumda BPR Bank Gresik data for 2018 – 2022

It can be seen from table 1 above that it shows the level of Credit Collectibility at Perumda BPR Bank Gresik from 2018 to 2022.

From data development Collectability on Municipal Corporation BPR Bank Gresik experience fluctuating (instability ups and down) from year. Collectability 1 experienced an increase from 2018 – 2022, namely from Rp. 21,972,357,030 to Rp. 47,034,398,517. In Collectability 2 experienced an increase from 2018 – 2022, namely from Rp. 3,869,538,471 to Rp. 4,039,948,473. In Collectability 3 experienced an increase from 2018 – 2022, that is from Rp. 371,896,638 to Rp. 1,149,166,624. Collectability 4 experienced an increase from 2018 – 2022, that is from Rp. 509,699,320 become Rp. 1,265,804,807. And on Collectability 5 increased from 2018 – 2022, that is from Rp. 600,313,151 to be Rp. 1,491,434,419.

An increase in collection rates can result in risks, such as the possibility of credit problems. The problematic credit conditions at Perumda BPR Bank Gresik cannot be separated from the impact of factors that cause an increase in collection rates. Apart from that, this increase shows that Perumda BPR Bank Gresik must make maximum efforts to rescue and resolve the increase in collectibility which could later lead to problem loans and if it is not resolved immediately, it is feared that it will have an impact on health and profits of Perumda BPR Bank Gresik.

Table 2: Data Display of Statements Regarding Factors Increasing Collectibility

Informant	Sub-Themes	Theme
Head of Marketing Department	Internal factors External factors	Collectability Enhancement Factors

Source: Researcher Process (2023)

Table 3: Data Display of Statements Regarding Factors Increasing Collectibility

Informant	Sub-Themes	Theme
Head of Billing Department	Constraints on credit collection that cause an increase in collectibility	Collectability Enhancement Factors

Source: Researcher Process (2023)

Table 4: Data Display of Statements Regarding Collectability Handling

Informant	Sub-Themes	Theme
Head of Marketing Department	Credit Collectability is not Problematic Collectability of Problem Loans	Collectability Handling

Source: Researcher Process (2023)

Table 5: Data Display of Statements Regarding Collectability Handling

Informant	Sub-Themes	Theme
Credit Account Officer	Credit Collectability is not Problematic (smooth and special attention)	Collectability Handling

Source: Researcher Process (2023)

Table 6: Data Display of Statements Regarding Collectability Handling

Informant	Sub-Themes	Theme
Head of Billing Department	Collectability of Problem Loans	Collectability Handling

Source: Researcher Process (2023)

2.Data Presentation

The data presentation shows that in minimizing the increase in credit collectability, it is necessary to pay more particular attention to the causal factors and handling steps in overcoming credit collectability based on the level of collectability. The following is a presentation of the data in this research:

Factors for increasing credit collectability in Perumda BPR Bank Gresik

Increased collectability can occur due to several factors which can later lead to problematic credit. By referring to information obtained from the interview session conducted by Mr. Trio Lukman as head of marketing at

Perumda BPR Bank Gresik stated that the factors causing the increase in collectability came from internal and external factors. Internal factors, namely factors originating from the bank, such as the account officer not being careful in searching for information regarding potential debtors, the lack of monitoring or supervision carried out by the Account Officer on its customers, such as monitoring the due date of nominal reports. Apart from that, there is the provision of credit to customers. Who previously experienced payment problems, but were still approved by the bank. Apart from internal factors, there are also external factors which come from outside the bank or customers who apply for credit, such as debtors who are negligent in making payments, debtors who experience disaster such as being laid off from work, accidents, natural disasters, death, and debtors who do not able to pay the installments because the business being run fails.

According to Mrs. Ratna Pravita Sari, head of the billing section at Perumda BPR Bank Gresik, also stated that there were obstacles when carrying out billing. This constraint is also the cause of increasing collectability. Obstacles experienced when collecting, such as debtors who often disappear, which makes it difficult for the collection department to collect customer arrears, debtors are difficult to contact and visit and there are credit loans that are not in the debtor's name.

Handling of increasing credit collectability at Perumda BPR Bank Gresik

Perumda BPR Bank Gresik in handling increases in the level of credit collectability is carried out with different handling at each level of collectability. Based on the results of an interview with Mr. Trio Lukman as head of the marketing department, it is clear that the handling of collectability is different for each level. In collectability with credit status current and credit under special supervision the handling is carried out by the account officer

and in collectibility with credit status substandard, doubtful, and bad the handling is handed over to the billing department.

Based on the results of interviews with the head of marketing, Mr. Trio Lukman and Mr. Rakhmat as credit account officers at Perumda BPR Bank Gresik, handling of collectibility with Current credit status and credit under special supervision is handled as follows:

a. Collectibility 1 (Current)

At collectibility 1 or smoothly Perumda BPR Bank Gresik continues to handle it, even though the arrears are no more than 15 days. Handling is carried out like an account officer contacting customers via message and telephone to remind customers regarding arrears and account officers making visits to customers, which these visits are carried out to maintain good relations with customers. This treatment is carried out to prevent an increase in collectibility.

b. Collectability 2 (Special Attention)

In collectibles with credit status under special supervision, the account officer still reminds you via message and telephone, but if there is no response to payment, the account officer will issue a warning letter 1, if there is no action given a warning letter 2, and if the debtor still does not pay, he will be given a warning letter 3. And if even though the debtor after being given a warning letter 1,2, 3 still does not pay, then a summons will be given, after which the customer will be called to come to the office to meet the account officer to discuss loan arrears. And after giving the 3rd warning letter and a call to the office but the debtor still has not paid, it will be transferred to the collection department at the time of transferring the account officer.

Perumda BPR Bank Gresik handles collectibility with substandard, doubtful, and bad credit by the collection department. Based on interviews conducted with the head of

marketing, Mr. Trio Lukman and Mrs. Ratna Pravita Sari as head of the billing section of Perumda BPR Bank Gresik stated that the handling of collectibility in the problematic credit category or with substandard, doubtful and loss status is carried out in a different way to current collectibility status and under special supervision. Before being handed over to the billing department, the old account officer had given Warning Letters 1, 2 and 3. The handling carried out was as follows:

a. Collectibility 3 (Substandard)

At collectibility 3 or with substandard status, the billing department makes telephone calls and visits to collect arrears. If the debtor has not paid the arrears, the bank suggests restructuring. Restructuring is generally carried out for borrowers who face difficulties in paying off both principal and interest on loans. At Perumda BPR Bank Gresik, restructuring process by extending the term and reducing the costs to be paid so that installment payments become more affordable. However, if the debtor has restructured and experiences problems, the collection department will provide warning letter 1, warning letter 2, and warning letter 3.

b. Collectability 4 (doubtful)

At collectibility 4 or with doubtful status, handling is done in several ways, such as:

- Visits and telephone calls

The collection department continues to make telephone calls and visits to collect debtor arrears. Visits are carried out continuously and on a schedule as long as the customer still does not have the willingness to pay.

- Subpoena

Apart from visits to collectibility 4, if the debtor does not carry out restructuring and does not pay the arrears, he will be given a notification letter stating that the court summons has been registered in the district court.

- Submitting credit insurance claims

Guarantee insurance is carried out from the beginning of credit registration, but at collectibility 4, insurance claims begin to be made on the debtor's credit, so that if credit congestion occurs it does not harm the bank. However, even though insurance is claimed, the billing department continues to bill the customer.

c. Collectability 5 (Bad)

At collectibility 5 or with bad credit status, handling is carried out by making continuous visits to the customer's home, apart from that, at collectibility 5 or bad credit, the bank handles it by:

- Installing banners

If the debtor does not pay the arrears, a banner will be placed on the debtor's guarantee. This is done as a bluff and as proof that this guarantee is under the supervision of the Bank and it is hoped that the debtor will immediately pay the arrears. According to Mr. Trio Lukman, placing banners on customer guarantees is considered quite effective in dealing with customers who are stuck in paying their arrears.

- Cessie

If the debtor does not make an effort to pay the arrears, the bank will carry out a cessie. Cessie is a transfer of receivables where the receivables are sold by the old creditor to someone who will become the new creditor, but the legal relationship between the debt and receivables is not deleted, but is transferred in its entirety to the new creditor.

- Simple lawsuit

A simple lawsuit, namely the settlement of bad credit, is reviewed with the adjustment indicators that have been determined in the first objective in the district court with a maximum claim of 500 million. With this settlement depends on the judge's decision. A simple lawsuit can be successful if the

customer is in Gresik along with the collateral.

- Collateral Takeover

If it cannot be resolved after maximum handling efforts have been made, the debtor must submit collateral voluntarily by providing proof of a statement because he is unable to pay his credit arrears, or the bank can collect the collateral by submitting a collateral auction through the court office.

3.Drawing Conclusions

Perumda BPR Bank Gresik is one of the banks owned by the Gresik Regency government which provides credit facilities. Disbursing credit does not always run smoothly, because when granting credit there is definitely a risk. One of the risks in distributing credit is the existence of problem loans. According to Rafaella & Prabowo (2021), problem loans do not only affect customers, but the occurrence of problem loans can affect the condition of the bank. Therefore, Perumda Bank Gresik needs to pay attention to the factors that cause problematic credit and the obstacles it faces which can lead to an increase in the level of collectibility. There are two main factors, namely internal and external factors. Internal factors refer to aspects that originate from the bank itself. such as, the account officer was less careful in searching for information regarding potential debtors and lack of monitoring, and providing credit to customers who previously experienced payment problems, but were still approved by the bank. And also external factors originating from customers, namely, debtors who are negligent in making payments, debtors who experience disasters such as layoffs, accidents, natural disasters, death, business failure.

Apart from the factors and obstacles, Perumda BPR Bank Gresik is taking steps to overcome this increase in collectibility. In dealing with the increase in credit collectibility, in handling it, Bank Gresik uses different methods according to the

classification of credit collectibility, which is in accordance with Financial Services Authority Regulation Number 33/POJK.03/2018. As in Collectibility 1 or current, where arrears are no more than 15 days, where handling is via visits and telephone. For Collectibility 2 or special attention, where the arrears are more than 15 days but not more than 30 days, the handling is done by telephone and giving SP. For Collectibility 3 or substandard where the arrears are more than 30 days but not more than 90 days. In collectibility 3, a transfer is made from the account officer to the billing department. Where the handling is via telephone, visits and restructuring. For Collectibility 4 or doubtful where the arrears are more than 90 days but not more than 180 days. Handling is done through visits and giving subpoenas and in collectibility 5 or jammed where the arrears are more than 180 days. Usually the bank still makes visits, carries out the last option, namely putting up a banner, simple lawsuit, cessie, and if there is no attempt to pay then an auction of collateral will be carried out.

CONCLUSION

Based on the research above, it can be concluded that the level of collectibility at Perumda BPR Bank Gresik has increased. This increase was influenced by both internal and external factors. Perumda BPR Bank Gresik faces the challenge of increasing credit collectibility with different approaches, depending on the level of collectibility. The handling strategy implemented involves a number of actions such as communication by telephone, site visits, giving warning letters, restructuring, concessions, and collateral auctions. However, it needs to be acknowledged that the weakness of this research lies in the focus of collectibility analysis over a 5 year time span. Therefore, it is hoped that future research will be able to analyze bank health in more depth to produce more relevant findings.

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