

IS THERE ACCOUNTING IN CREDIT LOAN COLLATERAL ASSESSMENT?

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1 **ABSTRACT**

This research aims to analyze the accuracy of credit guarantee assessment in providing working capital credit to rural banks. This study uses a qualitative approach with qualitative descriptive research. Data collection techniques using observation, interviews, and documentation. This study's results indicate that the assessment of credit guarantees at rural credit banks has used documents or notes in every checking of collateral and uses special services for collateral appraisers. However, there is no application of fixed assets depreciation to assess the decline in the value of collateral in the future. This assessment should be done to overcome bad credit before the repayment period is complete.

Keywords: Credit Guarantee, Depreciation of Assets, Loan Collateral.

1. INTRODUCTION

The role of BPR or rural banks is crucial to improve the economy in an area in various regions. BPRs have advantages in disbursing funds faster than conventional banks, so people can more easily find capital to open their business. BPR plays a vital role in the economy of a region to encourage the development of MSMEs. According to data from the International Labor Organization (2019), BPRs are powerful and influential in Java, where part of the focus of credit is allocated to micro-businesses. However, even though the head of CIDES (Center for Information and Development Studies) in 2012 stated that MSMEs were crisis-resistant, at the time of the Covid-19 pandemic, INDEF stated that MSMEs were the biggest affected parties. Of course, this is dangerous and indirectly affects lousy credit.

Moreover, the BPR must consider the amount of collateral value from the customer to be submitted to the BPR. Then the BPR must also carry out an accurate credit guarantee assessment to find out the percentage value of the collateral value so that it can be proportional to the amount of funds submitted by the customer. Although there are several ways available for credit assessment, such as psychometric tests, using big data, and

assessing business portfolios, alternative methods are still needed (International Labor Organization, 2019).

According to several previous studies, namely Hafa (2019), Farisi, Dzulkirom, & Saifi (2016), Turuis, Pangemanan, & Affandi (2017), Permatasari, Dzulkirom, & Dwiatmanto (2016), Ningsih & Dzulkirom (2019), have not delivered or doing research that is too detailed or specific regarding the accuracy of credit guarantee assessments. However, in previous studies, it explains more about the systems and procedures for providing working capital loans. In comparison, previous research on alternative credit scoring methods was proposed by Manurung & Manurung (2019) through 3 credit pillars, namely (1) financial aspects of prospective borrowers, (2) aspects of future business prospects based on the market, (3) aspects of the ability to pay debtors. This study uses a statistical difference test to measure the net profit between before and after applying for credit to the bank. Tambunan (2018), who criticizes the KUR program on financing SMEs in Indonesia, has not offered an alternative solution.

Based on the accuracy of the credit guarantee assessment, the BPR must carry out various surveys or observations to customers who will apply for credit. According to Sesiady

et al. (2018), the Account Officer is doing a good job, namely conducting location surveys, analyzing collateral for potential borrowers, and making credit proposals. The BPR should also conduct a survey or observation of all prospective customers. Lending must consider the amount of guarantee that will be given to the BPR. If the amount of collateral is small, the amount of credit must also adjust the amount of collateral from the prospective customer.

Each collateral must have a different percentage, depending on the amount of credit submitted by the customer. So that if the number of credit requests from the customer is of significant value, the credit guarantee provided must also have a high percentage value. In assessing credit guarantees, it is advisable to consider the legality of the credit guarantee object, the validity of the use of the credit guarantee object, and the use of valid documents in the provision of guarantees by the customer.

Therefore, it can be said that the accuracy of credit guarantee assessment is crucial for BPRs in providing working capital loans so that companies can protect their assets as well as protect from the risk of credit failure by customers. Researchers will record traces of credit disbursement procedures at BPRs to offer alternative credit scoring solutions from an accounting point of view. We get access to follow the credit collateral assessment process at BPR, while not for banks. However, it is hoped that this proposal can also be applied to banks.

2. RESEARCH METHOD

This research uses a qualitative approach. This research was conducted in a city-owned BPR. The researcher chose the Madiun City Regional Bank BPR as the research site because it is famous for its cheap credit capital assistance (6% p.a.), the loan amount that can be applied for is 50 million rupiah with a maximum installment period of three years, with fairly easy terms. This is why it is necessary to examine whether the easy conditions include a careful calculation of the guarantee.

Data collection techniques used by researchers are observation, documentation, and interviews. In the interview technique, the researchers conducted interviews with three informants, namely the Credit Department, the

Customer Service Department, and the Service Section, who were directly involved in assessments, calculations, decision making, and credit disbursement. Some of the questions that the researchers asked the three informants were about 1) 5C and 7P analysis, 2) Requirements for working capital loan applications, 3) Guarantee for working capital credit applications, 4) Minimum amount of working capital credit applications, 5) Time and method of payment working capital credit, 6) Covid-19 policy.

The research instruments used by the researchers were interview guides, notebooks, and cellphones. The data validity technique used by the researchers was source triangulation and technique triangulation. Source triangulation means to match the steps for applying for credit and guarantee assessment from each source to prove the validity of the data, while technique triangulation means that researchers compare the statement of the informant with related documents, regulations for the validity of the data. Because they adhere to data confidentiality, researchers only get non-confidential data during interviews and documentation, while other processes can only be observed without being allowed to be immortalized.

3. RESULTS

a) Analysis of the 5C Stage of the Business Site Survey and Credit Guarantee Survey at BPR or rural bank

The results of interviews and observations carried out by researchers during research at BPR, namely the credit assessment has applied the 5C analysis and is carried out as a whole. After the BPR has conducted interviews with prospective credit borrowers, the next step is to survey the form of a business premises survey and a survey of collateral. For officers who come down for the survey, it is estimated that two people are the officer in charge of checking the actual conditions and the officer whose only task is to provide consideration for credit applications based on the data from the survey. The separation of duties between the party conducting the survey and the credit guarantee assessor of the prospective customer must be separated so that no mistakes occur, and the credit guarantee check can be carried out correctly (Yana, Muchran, & Badollahi, 2019).

As survey evidence, an examination report is made and signed by the committee. Then the evidence of only the application of the 5C analysis is that there is an official report on the examination of the collateral/business requirements of the prospective customer and the working capital credit analysis (private) at the BPR. In the following, there is a credit assessment analysis through an examination report and (private) working capital credit analysis that has been carried out or implemented at the BPR whose explanation results were obtained by researchers when making direct observations with the head of the business department by providing a little information related to working capital credit assessment. The information obtained can be explained with the researchers' knowledge when researching the BPR, so that there is no manipulation or data manipulation, which can be explained as follows:

1) In an examination report of the business collateral requirements of a prospective customer applying for credit, the researchers can explain that there is an inspection officer from the BPR to conduct a collateral survey and business survey in the field, totaling two people, where it seems that one person is in charge of data collection. One person is in charge of deciding on what percentage value is approved for the credit application because the decision making cannot be made without seeing the actual physical conditions for both collateral and the business of the prospective customer who makes the application.

Based on the observations, the researchers can find out that one of the survey officers is included in the committee section in the examination report. The committee consists of several people, which means that the feasibility of providing the proposed credit requires consideration from various heads of credit division, so that from several considerations a person who is in the credit department is likely to have a small or small risk of not approving the credit application, because it has been through the analysis of several credit sections. After approval from several people in the credit department, then the next step is the board of directors who will provide a decision or approval for granting working capital credit. So, for the credit assessment in the BPR, it is already good because various collateral surveys and business surveys have been carried out

before deciding whether or not to approve a working capital loan application by prospective customers.

2) In the analysis of working capital credit (private), the researchers can explain that the working capital credit analysis carried out by the BPR has implemented the 5C analysis as a whole and is good because the application is very detailed and even detailed. Starting from character analysis, capacity, financial analysis, collateral, and conditions. For character analysis, it places more emphasis on the identity and personality of the prospective customer. Then for the capacity analysis, it is more describing the type of business carried out by the prospective customer, then financial analysis, which is to provide an overview or illustration of the assessment of earning returns on business results/sales obtained by the prospective customer. Based on research from Sondakh, Ilat, & Budiarso (2018), it is explained that in working capital credit analysis, what must be done is checking the completeness of the credit application file with BI-Checking and on the spot interviews with prospective customers.

According to Alviana, Kambolong, & Sahrin (2019), before credit is given to prospective customers, the bank must carry out a credit analysis to ensure that the bank is trustworthy and able to pay off loans installments according to the agreement. Credit analysis includes the background of the prospective customer, the prospect of the company, collateral, and the ability to profit in running the business, character, asset ownership, and the prospect's economic condition. This policy was implemented so that the bank did not make a mistake in providing credit to prospective customers so that one day they would not experience problems, such as the risk of default on credit installments by the customer.

Illustration of credit assessment analysis calculations (not real data) because the BPR has guaranteed the confidentiality of customer data, the calculation below is only a simple assessment that researchers can provide regarding credit analysis calculations, which are as follows:

A simple example of calculating credit analysis for a credit application if calculated from a survey of business premises is as follows:
Debtor Name: Basuki Rohman

Nominal Amount of credit: IDR 60,000,000
 Business: Procurement of goods
 Business Products: Office Stationery
 Type of Collateral: Land Certificate
 Year of Manufacture: 2014
 Purpose: Additional Working Capital
 Credit Period: 3 years
 The value of the business carried out can be calculated:
 Sales turnover: IDR 40.000.000
 Cost of purchase-
Gross profit: IDR 40.000.000
 Employee salary costs: IDR 1.000.000
 Miscellaneous expense: IDR 500.000
 (-) IDR 1.500.000
Profit before tax: IDR 38.500.000
 Tax expense : IDR 1.500.000
 Additional Income -
 Other bank installments -
Net Income: IDR 37.000.000

Calculation Based on Payment Capability:

Net Income : IDR 37.000.000
Ability to pay : 40% x IDR 37.000.000
= IDR 14.800.000

Additional working capital required
 Rp14.800.000 x 36 month = IDR 532.800.000.

So, the conclusion by looking at the ability to pay off the prospective debtor if calculated from the ability to earn profits in running the business, then based on the calculation of net income per month, the ability to pay from the prospective debtor is IDR 14.800.000. The BPR can then give credit approval submitted by the debtor, with an upper limit of IDR 532.800.000. Besides that, it must also consider that the land price every year always increases/increases.

Furthermore, after calculating the company's ability to earn profits as illustrated above, and used for loan installment payments, then there is a second calculation for the collateral submitted by the credit borrower in the form of a vehicle BPKB. So that the calculation of this credit guarantee is intended if the business carried out by the prospective credit borrower is unable to generate profits and must be confiscated, so there is a need for an assessment of collateral which will be used as a guarantee in a credit application. According to researchers, in the guarantee assessment, there is no detailed calculation of the guarantee in the form of a vehicle BPKB in the BPR estimation

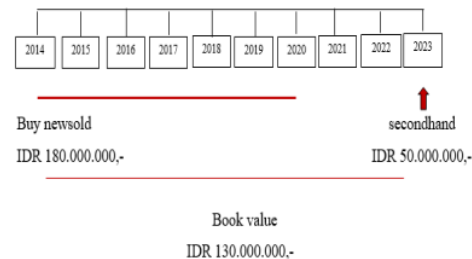
based on researchers' observations. According to the researchers, the calculation of the guarantee assessment in the form of vehicles, the BPR calculates it by assessing the guarantee according to OLX's guidelines, and based on the current market price, and then the BPR estimates a separate estimate.

Apart from that, the BPR should also consider the collateral's depreciation value in the form of the vehicle. The researchers calculate the estimate for the calculation of credit analysis in the form of collateral for the vehicle BPKB, which is only a straightforward estimate that the researchers can explain:

The collateral value in the form of a Suzuki car in the year 2014 can be calculated as follows:
 Estimated Value:

- Market price : IDR 180.000.000
- Bank assessment: IDR 120.000.000 based on collateral survey.
- Vehicle Use Period: 10 years
- The selling price for used Suzuki cars in the next ten years after completion of their useful life is IDR 50.000.000,-

The time for credit application is three years, as well as the maximum credit time limit for 36 months, after which the depreciation value for the car is calculated as follows:



Explanation:

- From 2014 - 2020, the useful life of Suzuki vehicles has expired for six years. So that the useful life in 2024 has expired.
- In 2023, it is estimated that credit installment payments will be fully paid.

Continuing the illustration above, the researchers will explain the calculation of the guarantee in the form of a vehicle BPKB guarantee as follows:

According to accounting judgments, in assessing the price of the guarantee in the form of a vehicle, it should consider the depreciation

of the vehicle value, because the vehicle's price every year always decreases in price or useful life.

So calculated based on the illustration above, the researchers will first calculate the useful life of 10 years. Then the price of a Suzuki car when buying a new one is IDR 180.000.000 and an estimate for the next ten years if it is sold secondhand for IDR 50.000.000. The depreciation of the vehicle is calculated, which comes from $\text{IDR}180.000.000,- - \text{IDR}50.000.000,- = \text{IDR}130.000.000,-$ so that the depreciation of the vehicle can be found to be IDR130.000.000: 10 years = IDR13.000.000. So the depreciation of the Suzuki vehicle was IDR 13.000.000 per year.

Furthermore, if the prospective customer starts applying for a loan in 2020 and the Suzuki car is used as collateral, then the actual book value of the Suzuki vehicle is $13.000.000 \times 6 \text{ years} = 78.000.000$. Then if the book value of IDR 78.000.000,- is used as a benchmark other than a Suzuki car's defect condition. So it is impossible for the book value of IDR 78.000.000- to be guaranteed. Because, for example, a prospective customer borrows for three years, then in the second year, namely 2022, the customer cannot make credit installment payments, the BPR will confiscate the Suzuki car. Moreover, in the second year, namely 2022, Suzuki cars will experience a decrease in value due to depreciation, so the value of the car in 2022 will decrease the value of IDR 65.000.000,-.

So if the BPR made the Suzuki Car a collateral, then when disbursing funds for credit applications, the BPR should not be allowed to provide credit to prospective customers more significant than the book value in 2023 amounting to IDR 52.000.000. So that the BPR is not allowed to provide a credit of more than IDR 52.000.000,-

Then collateral or guarantee analysis, which is more explaining about the form of collateral that is given by the prospective customer to the BPR in the application for working capital credit. The last 5C analysis that has been carried out in the BPR is in the form of a condition, namely the business being run by the prospective customer whether the business is running smoothly or not. It is providing conclusions on the decision on the feasibility of providing credit.

From the observations, the researchers can only explain above following the information obtained from several informants at the BPR. For more detailed information, researchers are also not allowed to conduct in-depth or further interviews or in detail related to security surveys or business surveys conducted in the field by parties conducting field surveys. There are internal regulations or company privacy that cannot be known by everyone.

So from the results of observations that the researchers obtained that the BPR in conducting the credit guarantee survey and business survey was good because there was an official report on the inspection of collateral which also contained officers who made decisions in the field and also explained the analysis of working capital loans to consider in making decisions for granting working capital loans. So the collateral provided by the prospective customer can be assessed following the actual physical condition, and credit analysis has also been carried out based on a detailed or detailed 5C analysis at the time of a direct survey by the BPR.

b) Types of Guarantee and Precautionary Principles of Calculation of Guarantee Value at BPR

Researchers can explain that BPRs have applied the principle of prudence in the company's operational activities from the results of interviews, documentation, and observations at BPR. Then for the types of collateral used to apply for working capital loans, namely in the form of land ownership certificates and Motor Vehicle Owner's Book (BPKB) for both two-wheeled and four-wheeled vehicles.

In the following, the researchers will explain the regulations that discuss collateral in the form of:

1. Collateral for Land Certificates, as stated in Article 4, stated in the BPR directors regulation, which the researchers obtained from direct interviews with the head of the business department. Furthermore, in Article 4 related to land certificate collateral, namely: the types of land certificates that can be used as collateral are ownership rights certificates (SHM) and building rights certificates (SHGB). When the BPR conducts a collateral goods survey, it also analyzes collateral based on actual conditions, after that the data obtained from the collateral survey is filled in by the survey officer, by

filling out a form containing a report on the results of the land and building assessment. Ownership of SHM collateral with the following conditions: ownership of the certificate in the name of the debtor or on behalf of another person who is still related to the family of the biological parents, biological children, in-laws/sons-in-law, younger siblings/brothers who are equipped with a statement that the certificate is used as collateral and is known by collateral owner, and can be supported by attaching power of attorney. The maximum period for credit with land certificate collateral is 96 months (8 years). After that, the precautionary principle applied in BPRs in assessing land certificate guarantees is that if the rights to the name of land ownership can be ascertained, the prospective customer must attach evidence of power of attorney over the ownership rights of the collateral which will later be given to the party. BPR. From the explanation in Article 4, it can be concluded that in providing collateral for land certificates, a prospective customer who intends to apply for credit at a BPR must observe the conditions that must be obeyed.

2. Collateral in the form of a Motor Vehicle Owner's Book (BPKB) stated in Article 6 discusses the Liquidity Value of Motor Vehicle BPKB Collateral. The value of a motor vehicle's liquidity is the value of the motorcycle or car brand, then also the value of how old the vehicle is, after which it will determine the liquidity value or percentage. For two-wheeled vehicles that can be used as collateral, the vehicle's age must be 5 to 10 years from now, and for four-wheeled vehicles, it must be 10 to 15 years old. In the collateral analysis in the form of a vehicle BPKB, the officer from the BPR conducting the survey will write the survey results or the data obtained into the Motor Vehicle Assessment Report form, which will later be taken into consideration by various parties who analyze the feasibility of a credit application for decision making in granting credit. The precautionary principle is carried out to assess the guarantee in the form of the vehicle BPKB, namely during the guarantee survey, the officer from the BPR by rubbing the engine frame of the vehicle. The officer can know more about the condition of the vehicle that is used as collateral based on the actual condition by its way. The existence of a vehicle engine frame friction is also useful to avoid that the vehicle is

not the result of theft. So for collateral in the form of vehicle BPKB, the owner's name and actual conditions can be indeed known.

If the vehicle's age is purchased in 2019, the BPR can provide a liquidity value of 80%, and if the vehicle is over two years old, it will be given a liquidity value following the provisions of the BPR. The explanation is that the researchers got from direct interviews with the head of the business department, after which the results of the research, the researchers processed in short words so that they are easy to understand, because if they want in-depth interviews, researchers are not allowed. After all, there is company confidentiality that must be maintained.

3. Collateral for Savings and Deposits as described in Article 5 and then the provisions which contain savings and deposits that can be used as collateral must be in their name, and savings and deposits that are used as collateral will be blocked according to the credit period and completed with a power of attorney for disbursement.

c) Precautionary Principles during the Covid-19 Pandemic at BPR

During the Covid-19 pandemic, the BPR had used the principle of prudence. During the Covid-19 pandemic, the company had provided a relaxation or relief policy by providing an extension of the installment repayment time credit to all customers affected by Covid-19 and the precautionary principle provided by the company are listed in the board of directors' regulations which contain "Policy on the Impact of the Spread of Corona Virus (Covid-19) on Credit Risk at BPR X".

With the provision of relaxation or extension of credit installments, customers can feel less burdened by their credit debt, and for the company, they can still carry out their operational activities for the continuity of the company's activities, namely lending.

Besides, the principle of prudence in the assessment of guarantees is based on observations or observations that researchers get, that the BPR has applied two calculations for two scenarios, the first, if the borrower is running his business can earn a profit, then his credit lending can continue to run smoothly. If the credit borrower's business cannot generate profits or goes bankrupt so that it cannot pay off the credit installments, the BPR must confiscate

the collateral submitted by the credit borrower at the beginning of the credit application submission.

So the policies given by BPR to their customers are excellent because they have lightened the burden on customers who have credit debt. The provision of a relaxation policy or an extension of the credit installment repayment period is given for six months provided that the customer pays the principal interest on the loan. After the deadline has been completed for six months, credit installments repayment for the next month is paid according to the terms or initial agreement. It has been agreed upon by paying the principal and interest on the credit.

The Policy on the Impact of the Spread of Corona Virus (Covid-19) on Credit Risk at BPR X has also explained about the optimization of banking performance, especially BPR as an intermediary function, maintaining financial system stability, and supporting economic growth due to the development of the spread of Covid-19. For a more detailed explanation, the researchers are not allowed to interview in depth because there are company confidentiality documents that everyone cannot know, so the researchers only explain briefly or in an outline from the results of observations during the study.

In general, the precautionary principle has been applied in BPRs. When a customer fails to make credit installments, the BPR will conduct a survey or re-analysis. A survey of customers who have problems such as default or inability to pay off credit installments, the BPR will re-analyze it by asking why they have not been able to pay their credit installments. So re-analysis of customers who fail to pay installments is needed so that they know the actual conditions that are happening by the customer, the default can be analyzed, maybe the customer is sick, or a family has died, or maybe his business is decreasing, then the analysis or survey is back. The customer is an important thing and must be done by the BPR. By knowing the actual conditions, the BPR can decide the customer if it requires an extension of the installment payment period, the BPR can consider this matter.

4. CONCLUSION

The accuracy of the credit guarantee assessment has been assessed following the regulations made by the BPR. The accuracy of

the credit guarantee assessment is carried out at the BPR by taking into account the market price value and OLX. However, the BPR does not include a particular method or calculation in assessing collateral by taking into account the collateral's useful life and depreciation value. The BPR did not explain the special treatment of credit calculations when it is close to the repayment period in credit installment payments.

There were limitations in finding information. Researchers could not obtain detailed and detailed data. Because researchers are not allowed by the BPR to delve into detailed information, researchers can only explain based on several documents that have been observed and based on actual conditions, and there are some data that researchers may not be allowed to attach in the results of the thesis written by the researcher.

We recommend that the BPR party use a particular method or calculation to calculate the useful life and depreciation value of credit collateral as well as explaining related to a particular way of calculating credit if it is approaching the repayment period in credit repayment payments. This method aims to avoid any risk if the collateral experiences a decline in value, and a reduced useful life may cause the BPR to suffer losses.

Then the BPR can apply the calculation of credit guarantees viewed from the accounting side by considering the way the illustration has been calculated by the researcher above, taking into account the useful life and depreciation value of the credit collateral.

It is hoped that further researchers can make improvements in research related to calculations or methods for assessing the accuracy of credit guarantees, to avoid any loss in calculating the percentage value of credit guarantees at BPRs.

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