

# The Competitive Strategies of Bpr Conventional in Lowering Bad Debts Through The Collateral Taken Over (Ayda) on Pt Bpr Candisaka Arta Sidoarjo

*by* Misti Hariasih

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# PROCEEDING

# ICMS 2018

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**“Disruptive Innovation in Modern Business Era”**

held in UMY, Indonesia, on March 28, 2018

<sup>1</sup> **Department of Management**

FACULTY OF ECONOMICS AND BUSINESS

**Universitas Muhammadiyah Yogyakarta**

in collaboration with:

**Universiti Sains Islam, Malaysia**

**Tamkang University, Taiwan**

**Khon Kaen University, Thailand**



**The 4<sup>rd</sup> International Conference on Management Sciences 2018  
(ICoMS 2018)**

**March 28 2018**

**Universitas Muhammadiyah Yogyakarta, Indonesia**

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Dr. Indah Fatmawati, S.E., M.Si

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## **Preface ICoMS 2018**

### **The 4<sup>rd</sup> International Conference on Management Sciences 2018 (ICoMS 2018)**

**March 28 2018**

**Universitas Muhammadiyah Yogyakarta, Indonesia**

Dear Presenters and Delegates,

Department of Management, Economics Faculty, University of Muhammadiyah Yogyakarta, in collaboration with the Tamkang University Taiwan, Khon Kaen University Thailand, USIM Malaysia, organized an International Conference which will be held on March 28 2018.

We are proud to know that there is a thick manuscript submissions came to our table for this conference. In detail, there are 42 international academic manuscripts which we received from Indonesia, Malaysia, Thailand. And in this conference we choose **Disruptive Innovation in Modern Business Era** as the main theme.

Our international conference is a manifestation of the Government of Indonesia through the Directorate General of Higher Education, which has encouraged the internationalization of research and teaching in order to foster high-caliber academic institutions globally and increase competitiveness in International Higher Education.

We are very confident that our presenters and delegates will get a lot of ideas together and experience of this conference. In addition, our participants will enjoy additional insight from our plenary session keynote speakers, namely, Prof.Dr.Shu-Hsien Liao from Tamkang University Taiwan, Dr. Kawpong Polyorat from Khon Kaen University Thailand, Prof. Dr. Syadiyah Abdul Shukor from USIM Malaysia, and Punang Amaripuja, S.E., S.T., M.IT. from Universitas Muhammadiyah Yogyakarta.

Through this conference, we are committed to promote and improve our mission and academic culture synthesize global progress with local knowledge. Therefore, it is my great honour to welcome you to ICoMS 2018 in great cultural city of Yogyakarta, Indonesia. I look forward to seeing you soon in the conference.

Best wishes,

Dr. Indah Fatmawati

Chair of ICoMS 2018

<http://icoms.umy.ac.id/call-for-papers>

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# **The Competitive Strategies of Bpr Conventional in Lowering Bad Debts Through The Collateral Taken Over (Ayda) on Pt Bpr Candisaka Arta Sidoarjo**

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## **ABSTRACT**

Sidoarjo regency is known as the area of micro business unit and creative industry followed by the development of conventional BPR in Sidoarjo. Responsible BPRs have excellent competitive strategies. This study aims to (1) find out the competitive strategy of rural banks in reducing bad loans through AYDA, (2) to identify constraints on the implementation of AYDA. This research uses mix method approach. A quantitative approach to test large AYDA against a decrease in non-performing loans by using nominative credit report ratios data. The interpretive qualitative approach identifies the strategies and constraints on the implementation of AYDA. Key informants are Managing Director, Remedial, Credit Admin and Client. Data collection techniques use primary, secondary, in depth Interview and Focus Group Discussion (FGD) data. Data analysis techniques use data collection, reduction, display and conclusion. The result of BPR's competitive strategy is to make regular visits and explain to the debtor or guarantor as well as the right of inheritance regarding the loan to be repaid, giving the repayment discount in terms of interest discount and fine. The productive-earning assets to the loans granted by 0.95% and the settlement interest income of 92.34% can reduce the non-performing loans of total loans granted by 39,867,775. Constraints implementation of AYDA is the missing debtor / run away, the cost of AYDA is great, the debtor is not cooperative, the guarantee does not belong to the debtor alone and died.

**Keywords:** Competitive Strategy, AYDA, Bad Debts, Conventional BPR

### **Introduction**

Conventional BPR is growing very rapidly in Sidoarjo following the growth of micro business and creative industries. Conventional BPR always provide more interesting things, competition, new products, and also interest rates offered by banking companies to customers in Sidoarjo. The problem arises when the credit repayment rate by the customer does not match the specified time period. The best alternative in the process of settlement of non-performing loans is foreclosed collateral (AYDA). If the customer / debtor is unable to make the payment and cause the bad credit, it means that the debtor is no longer able to fulfill

its obligation as required in the credit agreement between the debtor and the bank (creditor). The AYDA itself should be completed in less than a year. In line with research Santya Dewi (2012) explains that the impact that arises for the bank if the AYDA is not resolved within one year in the form of decreased bank health, profitability, financial liquidity and the assessment of unhealthy of OJK.

The Research Problem Formulation is: (1) How is the BPR's competitive strategy in reducing non-performing loans through Overridden Collateral (AYDA)?. (2) What are the constraints to the implementation of AYDA? This study aims to (1) find out the

competitive strategy of BPR in reducing non-performing loans through the collateral take over (AYDA), (2) to identify constraints on the implementation of AYDA.

Benefits in this research are (1) Contribution of thought to management and credit committee in giving credit based on prudential principles and method of settlement of bad debts through AYDA (2) Providing significant contribution to Sidoarjo regional development especially banking sector (3) Information contribution for researchers on the banking sector, especially Conventional BPR in Sidoarjo.

### Literature review

#### a. Competitive strategy

Competitive strategy according to Philip Kotler is a strategy that strongly puts the company against competitors and that gives the company a competitive advantage. Products issued by BPR are not sold in the community and cause bad credit. In general, the products issued by all BPRs are the same in the form of funding products and lending products, it's just different strategies applied. The BPR strategy for the marketing of service products or other services is different, one bank with another bank has a different way to attract consumers to use their products. In general, customers will choose only products that are needed only. Conventional BPRs issue products in the form of funding and lending to the public, but this is not the best way to attract consumers. BPR needs to do the best strategy to increase the number of customers or the number of customers. Conventional BPRs can implement competitive strategies with the launch of funding and lending products and have the best way in the refund process in terms of customer installment payments.

#### b. AYDA

Regulation of the financial services authority number 16 / poj.03 / 2014

provides explanation of the AYDA: "assets acquired by the Bank, changed land and buildings obtained from the auction or delivery of voluntary customers and collectibility of customers classified as stuck. The assets that have been successfully taken by the Bank must be disbursed and used for repayment of the debt within the maximum period of disbursement of AYDA is 1 year.

#### c. Bad credit

Law of the Republic of Indonesia No.10 Year 1998 Banking explains that credit is the provision of money and borrowing and borrowing agreements between banks with other parties where there is a period and ceiling and credit interest. the non-performing loans themselves are credits with collapsed collectibles where there are overdue pay arrears exceeding 270 days or due. The purpose of credit disbursement is to obtain loan interest on the loan, utilize the fund, the bank's operational activities in terms of credit is done, fulfill the people's demand for credit, facilitate the credit payment process, increase working capital, consumptive and investment, improve the people's welfare. (Hasibuan, 2001).

#### d. Conventional BPR

Name of BPR	credit provided	productive assets that are in AYDA	Interest income still in settlement	etc	number of contingencies
PT BPR Candisaka Arta	39.867.775	379.407	1.125.999	8.827	1.514.233

According to the Bank of Indonesia explains that BPR is a Bank whose activities are collecting and channeling funds only, BPRs are prohibited from receiving demand deposits and clearing. Triandaru (2006: 157)

### Methodology and Measurement

This research uses mix method approach. The first phase will be the research activity that is the study of library and interview and take primary data of report of AYDA and primary data of nominative report of credit / arrears / bad credit, credit report given, report of earning assets in AYDA and write-off, interest income, and the amount of contingency possessed by Conventional BPR in Sidoarjo, then analyzed to determine the effect of AYDA towards the reduction of bad debts of Conventional BPR in Sidoarjo, the next step is implemented with qualitative interpretive approach. To obtain results of research in accordance with the expectations of researchers, with additional data collection and FGD. Additional information in this forum will apply to the handling of constraints on the implementation of AYDA and the strategies adopted by Conventional BPR. FGD participants are the main directors, credit administrations, remedial and customers, observers and observers as well as researchers of Conventional BPR.

Research Sites This study was conducted on PT. BPR Candisaka Arta Sidoarjo with address: Jl. Raya Gelam No. 8 Sidoarjo.

#### **Empirical Results**

The results of the analysis conducted by researchers based on the report publication of Conventional BPR in Sidoarjo obtained data as follows:

##### 1. AYDA to reduce bad debts Conventional BPR in Sidoarjo

Table 1: Credit report provided and number of contingent Conventional BPR  
Source: financial statements ojk december 2017 (in thousands)

Based on the results of the above analysis, it can be illustrated that the credit given by the outstanding amount by BPR Candisaka Arta with the outstanding balance of 39,867,775 (in thousand), so from the whole table we can see the productive assets in-AYDA for loans granted by 0.95% and interest income that is still in the settlement of 92.34% can reduce bad debts from total loans given

amounted to 39,867,775. The more credit given to the public, the greater the risk of bad debts, so it is expected to minimize the risk of bad debts and the holding of AYDA, it is expected that the credit process is more careful in implementing prudential banking principles.

##### 2. Implementation constraints of AYDA for the reduction of bad debts in Conventional BPR

Implementation of AYDA is often not as easy as planned by Conventional BPR, based on interview results and focus group discussions, obtained many obstacles that color the implementation of AYDA, among others:

1. Debtors run away, the debtor is only used as on behalf of and credit borrowers run away
2. The debtor dies and no heir does not want to deal with the debt and does not know the existence of the guarantee
3. Debtors do not want to cooperate in various credit settlement process by eliminating the existence of collateral, selling and pawning.
4. The debtor has no ability to pay due to job loss, uncooperative and broken promise if billed.

##### Strategy of Conventional BPR in Sidoarjo in the implementation of AYDA

Many debtors who refused when done AYDA, the BPR has formulated several strategies related to this, among others:

1. Provide preventive solutions, during the process of credit realization of the head of operations explained about the actions of AYDA to prospective borrowers both about understanding what is AYDA and the risks.
2. Always monitor the loans that enter the category of collectibility substandard, doubtful, stuck.
3. Strengthen the collector and remedial teams for handling problem loans
4. If the debtor has its collateral in the AYDA, then it is obligatory to submit voluntarily to the bank and if refused the intensive approach is made before the auction process.



5. Provide discounts / interest discounts in the event of repayment on credit under AYDA process.

### Conclusion

Based on the results of research in the previous chapter, it can be drawn conclusion that is:

1. AYDA's earning assets on loans granted by 0.95% and interest income that is still in the settlement of 92.34% can reduce bad debts from total loans given amounted to 39,867,775
2. Implementation constraints of AYDA for the decrease of bad debts in PT. BPR Candisaka Arta Sidoarjo, among others: Debtors run away, uncooperative debtors, debtors eliminate collateral, no good faith, broken promises. used on behalf of the debtor
3. Strategy of PT. BPR Candisaka Arta Sidoarjo, among others: provide preventive solutions, during the process of credit realization of the head of operations explained about the actions of AYDA to prospective borrowers both about understanding what is AYDA and risk, credit monitoring, strengthening team collector and remedial, intensive approach to the debtor.

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