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**THE EFFECT OF CHARACTER, CAPACITY, CAPITAL, COLLATERAL
AND CONDITION OF ECONOMY ON GIVING CREDIT
(Case Study at PT Bank Rakyat Indonesia Kerumutan Unit and Tri Mulia Jaya Unit)**

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Abstract

This research was conducted by the authors at PT Bank Rakyat Indonesia (Persero) Tbk Kerumutan Unit and Tri Mulia Jaya Unit. The research took place for 4 (four) months. Conducting this research is to determine the effect of Character, Capacity, Capital, Collateral, and Condition of Economy simultaneously on the Provision of Credit at PT. Bank Rakyat Indonesia (Persero) Tbk Kerumutan Unit and Tri Mulia Jaya Unit.

This study uses primary data, the authors conducted data processing using multiple linear regression which processed it using SPSS (statistical package for social science) version 21 to get the output to conclude the results of this study.

From the results of the study, it can be concluded that simultaneously there is a significant influence between Character, Capacity, Capital, Collateral, and Condition of Economy on the Provision of Credit. When viewed from the summary model table, then r , which means the correlation coefficient, shows that Character, Capacity, Capital, Collateral, and Condition of Economy have a moderate relationship to the Provision of Credit.

Keywords: Character, Capacity, Capital, Collateral, and Condition of Economy Credit Provision

INTRODUCTION

A. Background

The development of the banking world in Indonesia after the monetary crisis at the end of 1990 was getting better because the Indonesian people had learned many lessons from the many banks being liquidated and the loss of public confidence in banks at that time. With the increasingly stringent regulations of Bank Indonesia and the Financial Services Authority, it is hoped that the banking foundation in Indonesia will be more robust to face various kinds of crises in the future. Various kinds of existing regulations would certainly also be able to turn banking in Indonesia into a healthy banking system and be able to advance the country's economy.

The role of banks as a media liaison between people who lack funds with people who have excess funds and provide various kinds of services to simplify and facilitate the occurrence of transactions as a driver of the Indonesian economy. With the increasing amount of funds channeling from banks to productive debtors, it has been able to change the nature of money from passive to active. The more investment and with the establishment of new businesses, the production and consumption will be goods or services also will increase and jobs will also be open.

Lending to banks is a very important activity because the main source of bank profits is the difference in interest charged to depositing customers and borrowing customers. Loan interest must be higher than the deposit rate and still pay attention to the level of competition. Interest rates that are too high compared to competitors will certainly make prospective customers move to competitors.

In providing credit, banks must have confidence based on an in-depth analysis of the intention and ability and ability of the debtor to repay the credit according to the agreement. Credit provided by the Bank carries risks, so in its implementation, the Bank must pay attention to sound credit principles. To reduce this risk, collateral for lending in the sense of confidence in the ability and ability of the debtor to pay off obligations as agreed is an important factor that must be considered by the Bank.

To obtain this confidence, before giving credit, the Bank must conduct a careful assessment of the character, ability, capital, collateral, and business prospects of the debtor. In connection with this, the Bank must have and apply credit guidelines according to the provisions stipulated by the Financial Services Authority, No. 42 / Pojk.03 / 2017 concerning the obligations Formulation and Implementation Financing Bank or Credit Policy for Commercial Bank with the main points of the credit arrangement which includes among others: the provision of credit or financing is made in the form of a written agreement, the Bank should have confidence in the ability of and the ability of the debtor obtained from a careful assessment of the character, ability, capital, collateral, and business prospects of the debtor, the Bank's obligation to prepare and implement procedures for granting Credit or Financing, the Bank's obligation to provide clear information regarding the procedures and requirements for Credit or Financing Bank ban un to provide credit or financing with different requirements to debtors and/or affiliated parties and dispute resolution. There are various kinds of analyses that can be done by banks in lending, including 5 C analyses (Character, Capacity, Capital, Collateral, and Condition of Economy). Through the 5C analysis, the bank can determine whether the credit proposed by the debtor is worthy of approval or disapproval.

From this background, the researchers raised the title of the study as follows: **Effect of Character, Capacity, Capital, Collateral, and Conditions of Economy on Giving Credit (Case Study at PT. Bank Rakyat Indonesia Unit and Unit Kerumutan Mulia Jaya).**

B. FORMULATION OF RESEARCH PROBLEMS

Based on the above and the focus of the research to be carried out, then the formulation of the problem raised: whether Character, Capacity, Capital, Collateral and Conditions of Economy simultaneously affect the Lending at PT. Bank Rakyat Indonesia (Persero) Tbk.

C. RESEARCH PURPOSES

The purpose of this study was to determine the effect of Character, Capacity, Capital, Collateral, and the Condition of Economy simultaneously on Credit Provision at PT. Bank Rakyat Indonesia (Persero) Tbk.

THEORITICAL REVIEW

1. Credit

According to Law Number 10 of 1998 what is meant by credit is the provision of money or bills that can be likened to it based on loan agreements or agreements between banks and others that require the borrower to repay his debt after a certain period with interest. In providing credit or financing based on Sharia Principles, Commercial Banks must have confidence based on in-depth analysis or intentions and the ability and ability of debtor customers to repay their debts or return the financing referred to as agreed.

Function and Purpose of Credit.

There are various kinds of functions of credit, while the credit function for the community can include: (Kasmir, 2008: 74-76)

- 1) Become a motivator and dynamist in increasing trade and economic activities
- 2) Expanding employment for the community
- 3) Streamlining the flow of goods and money
- 4) Improve international relations

- 5) Increase productivity of existing funds
- 6) Increase the usability of goods
- 7) Increasing community enthusiasm
- 8) Increase the company's working capital
- 9) Increase community income per capita
- 10) Changing the way of thinking/acting society to be more economic

The purpose of lending, among others, is to: (Kasmir, 2008: 74-76)

- 1) Obtain income from mortgage interest
- 2) Utilize and produce existing funds
- 3) Carry out bank operations
- 4) Meet credit requests from the public
- 5) Streamlining payment traffic
- 6) Increase the company's working capital
- 7) Increase the income and welfare of the community

There are several types of credit that we are familiar with, both based on their intended purpose, time period, type, economic sector, collateral, economic class, withdrawal, and repayment. The types of loans referred to are as follows: (Hasibuan, 2009: 89-90)

- a. Based on purpose/usability
 - 1) Consumptive Credit is a loan used for his own needs with his family, such as a house or car loan that will be used alone with his family.
 - 2) Working capital loans are loans that will be used to increase the debtor's business capital, these loans are productive.
 - 3) Investment loans are loans that are used for productive investments but will only generate results in a relatively long period of time, for example loans for oil palm plantations and others.
- b. Based on time period
 - 1) Short-term loans, ie loans with a maximum term of one year.
 - 2) Medium-sized loans, namely loans with a term of between one to three years.
 - 3) Long-term loans, ie loans with a term of more than three years.
- c. Based on the type
 - 1) Askep loans, ie loans granted by banks are essentially only ordinary money loans as much as the credit limit.
 - 2) Seller credit, i.e. credit granted by the seller to the buyer, meaning that the goods have received payment later, for example Usence L / C
 - 3) Purchase credit is a payment made to the seller, but the goods are received later or a purchase with a down payment, for example Red Clouse L / C
- d. Based on the economy sector
 - 1) Agricultural credit is credit given to plantations, livestock, and fisheries.
 - 2) Industrial credit is credit that is channeled to a variety of small, medium, and large industries.
 - 3) Mining loans are loans that are distributed to various types of mining.
 - 4) Export-import credit is credit given to exporters and / or importers of various goods.
 - 5) Cooperative credit is credit given to types of cooperatives.
 - 6) Professional credit is credit given to various kinds of professions such as doctors and teachers.
- e. Based on collateral/guarantee
 - 1) Personal collateral loans are loans granted with the guarantee of someone against the debtor concerned.
 - 2) Securities collateral loans are loans granted with collateral for securities and

- securities.
- 3) Collateral credit for goods is credit granted with collateral for fixed goods, movable property, and precious metals.
 - 4) Document collateral credit is credit granted with transaction document collateral such as L/C.
- f. Based on economic groups
- 1) Weak economic groups are loans that are channeled to weak economic groups, such as KUK, KUT, and others. Weak economic groups are entrepreneurs whose maximum assets are Rp. 600 million excluding land and buildings.
 - 2) The middle economic group and conglomerate are loans given to medium and large entrepreneurs.
- g. Based on withdrawals and repayments
- 1) Newspaper account credit is credit that can be withdrawn and repaid at any time, the amount according to need, withdrawal by check, giro or book transfer, repayment by deposits. The interest is calculated by the daily loan balance, not from the credit ceiling. New account credit can be withdrawn after the credit limit is approved
 - 2) Term loans are loans whose withdrawals are at the same amount as the ceiling. Repayment is done after the time period runs out. Repayment can be made in installments or at the same time, it is related to the agreement.

2. Credit Provision Process

Before a borrower or debtor customer gets a credit disbursement, some stages must be passed so that a debtor gets his loan. The procedure for granting credit must be carried out by banks so that each fund given to the debtor is truly safe or the funds given will return along with the interest rate that has been determined in the future. The stages that must be passed by a debtor are as follows: (Kasmir, 2008: 96-102)

a. Submission of Proposals

To obtain a credit facility from a bank, the first step is to submit a written credit application in a proposal. The credit proposal must be accompanied by other documents required. What should be considered in every submission of a credit proposal should contain information about:

- 1) Company history such as type of business, name of management, and educational background of company development and product marketing areas.
- 2) The purpose of taking credit, in this case the purpose of taking credit must be clear. Whether to enlarge sales turnover or increase production capacity, set up a new factory or other destination.
- 3) The amount of credit and time period. In the proposal the applicant determines the amount of the desired credit and the term of the credit.
- 4) How the applicant returns the credit, the meaning needs to be explained in detail how the customer returns his credit from the sale or in other ways.
- 5) Credit guarantees, credit guarantees provided in the form of letters or certificates.

Furthermore, this proposal is accompanied by the required documents such as:

- 1) Deed of establishment of the company.
- 2) Proof of identity (KTP) of the executive and credit applicants.
- 3) Company registration certificate.
- 4) Tax identification number.
- 5) Balance sheet and income statement.
- 6) Photocopy of certificate used as collateral.
- 7) List of income for individuals.
- 8) Family cards for individuals

b. Loan File Investigation

The next step is to investigate the documents submitted by the credit applicant. The aim is to find out whether the file submitted is complete according to the specified requirements. If it is deemed incomplete, the customer is asked to complete it immediately and if the customer is not able to complete the deficit within a certain time limit, then the credit application should be canceled. In investigating files, the things to consider are proving the truth and authenticity of the files. If genuine and correct, the bank tries to calculate whether the amount of credit requested is relevant to the customer's ability to pay.

c. Creditworthiness assessment

In assessing whether a credit is appropriate or not, it is necessary to do a credit assessment. Creditworthiness assessments can be carried out using a 5C or 7P analysis. In this feasibility study, every aspect is assessed whether it meets the requirements or not. If one aspect does not meet the requirements, consideration needs to be taken to make a decision.

d. First Interview

This stage is an investigation of prospective borrowers by dealing directly with prospective borrowers. The aim is to get confidence in whether the files are according to what the bank wants. This interview is also to find out the true wants and needs of customers.

e. Location Review

After obtaining confidence in the validity of documents from the results of investigations and interviews, the next step is to review the location of the credit object. Then the results are matched with the results of the first interview. At the time of the site visit, you should not notify the customer, so that what we see is according to the actual conditions. The purpose of the field review is to ensure that the object to be funded exists and matches what is written in the proposal.

f. Second Interview

The results of the field review are matched with existing documents and the results of the one interview in the second interview. This second interview is a file repair activity, if there may be a shortage after the field review.

g. Credit Decision

After going through various assessments starting from the completeness of documents, the validity and authenticity of documents as well as assessments covering all aspects of the feasibility study, the next step is a credit decision. The credit decision is to determine whether the credit is appropriate to be given or rejected. If feasible, then the administration is prepared, usually the credit decision will include:

- 1) Credit agreement to be signed.
- 2) Amount of money to be received.
- 3) The credit period.
- 4) Costs to be paid.

Credit decisions are usually for a certain amount of a team decision

h. Signing of Credit Agreement

This activity is a continuation of the termination of credit. Before the credit is disbursed, the prospective customer first signs a credit agreement then binds the credit guarantee with a mortgage or agreement. Signing carried out: between the bank and the debtor directly or through a notary.

i. Credit Realization

After the credit agreement is signed, the next step is credit realization. The realization of credit is given after the signing of the required documents by opening a checking or savings account at the bank concerned. Thus, withdrawal of funds can be done through accounts that have been opened. Disbursement of credit funds depends on the agreement of both parties and can be done at once or in stages.

3. Credit Analysis

According to the Malay SP Hasibuan in the banking basics book said that the credit limit is set objectively on the results of the analysis of the principles of 5C, 7P, and 3R.

a. Analysis of the 5C principle

- 1) Character: The credit applicant's character can be obtained by gathering information from customers and other bank references about his behavior, honesty, association, and compliance with transaction payments. Good character if there is a desire to pay obligations. If the applicant's good character then given credit, otherwise if the character is bad credit may not be given.
- 2) Capacity: Prospective debtors need to be analyzed whether he can lead the company properly and correctly. If he can lead the company, he will be able to pay the loan according to the agreement and the company will remain standing. If the ability is bad the credit cannot be given.
- 3) Capital: Prospective debtors must be analyzed regarding the size and structure of their capital as evident from the company's worksheet of the prospective debtor. The results of the lane balance analysis will provide an overview and instructions for the healthy or unhealthy of the company. Likewise, the level of liquidity, profitability, and solvency and capital structure of the company concerned. If it looks good the bank can provide credit, but if not then the applicant will not get the credit he wants.
- 4) Conditions of Economic: If the economy is in good condition, the application will be approved and vice versa if the economy is in a bad condition, the credit application will be rejected.
- 5) Collateral: Collateral provided by the loan applicant must be analyzed legally and economically whether it is feasible and meets the requirements specified by the bank

b. 7P

- 1) Personality is the nature and behavior of prospective borrowers who apply for credit. If the personality is good, credit can be given, otherwise, if the personality is bad then credit will not be given. The reason is because a good personality will try to pay for his loan.
- 2) Party is to affirm customers into certain classifications or groups based on capital, character, and loyalty where each client's classification will get different facilities from the bank.
- 3) The purpose is the purpose of the use of credit by prospective debtors, whether for consumptive activities or as working capital. The purpose of this credit will be what determines whether the application for a prospective debtor will be approved or rejected.
- 4) Prospect is the company's prospects in the future, whether it will be profitable or detrimental. If the prospect looks good the credit can be given and vice versa. Therefore, the credit analysis must be able to estimate the future of the prospective debtor company so that the loan is smooth.
- 5) Payment is knowing how to repay the credit given. This can be known if the credit analysis takes into account the smooth sales and income of the prospective debtor so

- that his ability to repay the loan can be estimated according to the agreement.
- 6) Profitability is to analyze how the ability of customers to get profits. Profitability is measured per period, whether constant or remember the existence of credit.
 - 7) Protection aims for businesses and guarantees to get protection. Protection can be in the form of collateral, collateral, or insurance.
- c. 3R
- 1) Returns assessment of the results to be achieved by the prospective debtor company after obtaining credit. If the results obtained are sufficient to repay the loan and at the same time help the business development of the prospective debtor concerned, the credit is given, and vice versa.
 - 2) Repayment is taking into account the ability, schedule, and time period of credit payments by prospective debtors, but the company can run.
 - 3) Risk Bearing Ability is taking into account the magnitude of the ability of a prospective debtor company to deal with risk, whether the prospective debtor company has a large or small risk. The ability of a company to face risk is determined by the size of its capital and structure, the type of business and management

RESEARCH METHOD

a. Research sites

This research was conducted at PT Bank Rakyat Indonesia (Persero) Tbk Kerumutan Unit and Tri Mulia Jaya Unit, the research was carried out for 4 months.

b. Data Types and Sources

This research uses primary and secondary data.

c. Data analysis

Linear regression analysis of the multiple is used to measure the effect of more than one independent variable Character (X1), Capacity (X2), Capital (X3), Collateral (X4), and Condition of Economy (X5) on the dependent variable Lending (Y)

d. Regression Equation

$$Y = a + b_1 X_1 + b_2 X_2 + b_3 X_3$$

RESULTS AND DISCUSSION

1. Multiple Linear Regression

To determine the effect of the independent variable Character (X1), Capacity (X2), Capital (X3), Collateral (X4), and Condition of Economy (X5) on the variable lending (Y), the authors used an analysis using SPSS. When using linear regression calculations the formula:

$$Y = a + b_1 X_1 + b_2 X_2 + b_3 X_3$$

Where a is a constant, b is the regression coefficient and x is the independent variable, then from the data below:

Coefficients table

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	11,929	8,756		1,362	.190
1 X1	.294	.577	.108	2.509	.015
X2	.954	.685	.437	3.392	.001
X3	.264	.717	.146	2.369	.017
X4	.946	.497	.414	3.904	.000
X5	.517	.815	.196	2.634	.014

a. Dependent Variable: Y

From the above table we can see that the multiple linear regression is:

$$Y = 11,929 + 0,294 X_1 + 0,954 X_2 + 0.264X_3 + 0.946X_4 + 0.517X_5$$

From the calculation above, it can be interpreted:

1. The value of the constant ($a = 11,929$) is a constant if all values of the independent variable = 0, the value of the dependent variable (Y) is 11,929.
2. Character coefficient value ($X_1 = 0.294$). This means that if the other independent variables are fixed and Character (X_1) experiences an increase of 1 unit, the credit will increase by 0.294. A positive coefficient means that there is a positive relationship between Character and the provision of credit. The better the character, the better the credit extension.
3. Capacity coefficient value ($X_2 = 0.954$). This means that if the other independent variables are fixed and Capacity (X_2) experiences an increase of 1 unit, then the credit will increase by 0.954. A positive coefficient means that there is a positive relationship between Capacity and the provision of credit. The better the capacity, the better the credit extension.
4. Value of the coefficient of Capital ($X_3 = 0.264$). This means that if the other independent variables are fixed and Capital (X_3) experiences/increases 1 unit, then the credit will increase by 0.264. A positive coefficient means that there is a positive relationship between capital and credit. The better the capital, the better the credit extension.
5. Collateral coefficient value ($X_4 = 0.946$). This means that if the other independent variables are fixed and Collateral (X_4) experiences an increase of 1 unit, the credit will increase by 0.946. A Positive coefficient means that there is a positive relationship between Collateral and credit granting. The better the Collateral, the more lending will increase.
6. Condition coefficient ($X_5 = 0.517$). This means that if the other independent variables are fixed and Condition (X_5) experiences/increases 1 unit, then the credit will increase by 0.517. A positive coefficient means that there is a positive relationship between the condition and the provision of credit. The better the condition will increase the provision of credit.

2. Correlation and Determination Coefficient

To see how the relationship and influence between Character (X_1), Capacity (X_2), Capital (X_3), Collateral (X_4), and Condition of Economy (X_5) to the variable given Lending (Y), can be seen from the table model summary the following:

Model Summary Table

Summary Model				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.515 ^a	.266	.062	2,57062

a. Predictors: (Constant), X_5 , X_1 , X_4 , X_2 , X_3

Based on the table above, it can be seen the results of the multiple correlation coefficient (R) which is 0.515. This shows the level of relationship between all independent variables to the dependent variable in this study is within the criteria of the closeness of moderate relations or moderate influence. This means a close relationship or moderate influence. The following is a standard table of degrees of relationship category.

Table: Standard Guilford Category

Coefficient Correlation / Pathway	Category
<0.20	Relationship is very low or the influence is very weak
0.20 <0.40	Low closeness or weak influence
0.40 <0.70	Medium relationship or moderate influence
0.70 <0.90	High closeness or high influence
> 0.90	Relationship is very high or very high influence

According to the table above can also be seen as the coefficient of determination (R^2) From the summary model table, it can be seen the value of R^2 is 0.266. So, the contribution of the influence of the independent variable is 26.6%, while the remaining 73.4% is influenced by other factors not examined in this study.

3. F test

To see the independent variable Character (X1), Capacity (X2), Capital (X3), Collateral (X4), and Condition of Economy (X5) to the variable given Lending (Y) simultaneously we use the F test.

ANOVA ^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	43,013	5	8,603	4.302	.007 ^b
	Residual	118,945	18	6,608		
	Total	161,958	23			

a. Dependent Variable: Y

b. Predictors: (Constant), X5, X1, X4, X2, X3

From the results of the F table calculation above, it can be seen that the F count > F table is $4.032 > 1.46$. So that the five independent variables namely Character, Capacity, Capital, Collateral, and Condition of Economy together have a positive and significant effect on the dependent variable, namely lending to PT. Bank Rakyat Indonesia Unit Kerumutan and Tri Mulia Jaya.

CLOSING

Conclusion

Based on the results of the study above, it can be seen that the 5 C credit analysis (Character, Capacity, Capital, Collateral, and Condition of Economy) has a significant influence on the lending provided by PT Bank Rakyat Indonesia Kerumutan Unit and Tri Mulia Jaya Unit.

Suggestions

Suggestions that can be given by researchers to PT Bank Rakyat Indonesia Unit Kerumutan and Unit Tri Mulia Jaya among others in carrying out a 5 C analysis of things to consider among others:

1. *Character*: employees must pay attention to the character of prospective customers so they avoid the risk of bad credit from bad customers by digging information about prospective borrowers either through the exchange of information between financial institutions or from the public.
2. *Capacity*: assessing the ability of customers to manage businesses financed by credit is important because debtors who have the ability will be able to develop their businesses so that the obligation to pay installments is timely. Debtor ability assessment can be seen from the level of education or work experience.

3. *Capital*: a debtor who has a fixed income and has various sources of income becomes an important assessment in approving applications submitted by the debtor and investment credit if there is debtor capital in the implementation not solely derived from the loan application submitted.
4. *Collateral*: collateral submitted by the debtor must have a value higher than the loan value or at least the same, so the debtor will carry out the obligations properly.
5. *Condition of Economy*: employees must see the business development of prospective borrowers that can be seen from financial statements and pay attention to economic fluctuations before approving credit applications

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