

A Plan For Handling Complex Financing In KPR Product (Bank Jatim Syariah Jombang Evidence)

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Abstract

Introduction to The Problem: The need for housing is high but there are still many obstacles in fulfilling it. So banking institutions are present as intermediation institutions by offering mortgage financing products. Due to the large number of applications for financing, problems often arise.

Purpose/Objective Study: This research aims to determine the factors that cause financing problems in the iB Barokah KPR product at Bank Jatim Syariah Jombang Sub-Branch.

Design/Methodology/Approach: The research method used is a qualitative descriptive research method. Data collection techniques come from interviews and observations.

Findings: The results of this research show that the factors that cause financing problems with the iB Barokah KPR product are caused by external factors (the customer's side) whether caused by intentional or unintentional elements, such as customers affected by natural disasters, the Covid-19 pandemic, and bad customer character. The strategy used to deal with the risk of problematic financing goes through three stages. First, the stage of anticipating problematic financing by conducting a 5C analysis and a psychological approach. Second, the rescue stage user restructuring. Third, the settlement stage is through non-litigation, litigation.

Keywords: Problem Financing, Sharia Bank, Bank Jatim Syariah

Introduction

The need for adequate housing continues to increase very rapidly from year to year along with the increase in population (Musbarina, 2022). By the pasal 28 H ayat 1 berbunyi “Setiap orang berhak hidup sejahtera lahir batin, bertempat tinggal dan mendapatkan lingkungan hidup baik dan sehat, serta berhak memperoleh pelayanan kesehatan (MKRI, 2005). In this regard, there are still obstacles for people to be able to live or own a private house and a lack of community capacity, especially those in the bottom decile such as low-income communities (MPR) and those belonging to pre-prosperous family groups (Nahdi, 2021). Even though there are obstacles, it can be said that there are many people interested in KPR because this KPR product is an alternative to buying a house using one of the products offered by sharia banks.

Based on this, banking institutions exist as intermediary institutions which include collecting and distributing public funds aimed at supporting the implementation of national development to improve the implementation of development and its results, economic growth, national stability, to improve the standard of living of many people (Listri, 2021). One of the operational activities of Sharia

banking is the distribution of capital or financing to the community (financing). Financing is the process of funding provided by another party to support planned investments, whether made by oneself or by an institution. In other words, financing is funding issued to support planned investments (Alif, 2012). Sharia bank financing has two important aspects. First, the star's aspect where Islamic law must be used as a banking guideline in carrying out every realization of bank financing for customers, for example, if seen from the contract, it does not contain elements of gharar, maysir, usury, and the business carried out does not violate Islamic law. Second, the economic aspect by considering fair profits between both parties, both from the bank and the customer (Nasrulloh et al., 2023). One of the financing products offered by banks is KPR (Home Ownership Credit) financing. KPR is a home ownership credit, both landed and flat, issued by creditors to obtain a home to live in by purchasing it, according to Sharia. (Azis, 2023).

One of the banking financial institutions that has mortgage financing products is Bank Jatim Syariah and the Bank Jatim Syariah Business Unit. The financing product at Bank Jatim Syariah is KPR iB Barokah. The iB Barokah KPR financing product is intended for commercial housing and subsidized housing. This mortgage financing product is in great demand by customers, one of which is because the installment amount does not change or is fixed (fixed or not affected by the rise and fall of interest rates) (Rinaldy et al., 2023). Due to the large number of people interested in KPR products, problems often arise due to requests for subsidized KPR financing that have been approved by the bank, namely the existence of indicators of arrears in installment payments which can lead to bad credit or problematic financing, which is caused by two factors, namely internal parties and external parties (Kennedy et al., 2020). Problematic financing is financing whose quality is based on the risks that may occur regarding the condition and compliance of financing customers in fulfilling their profit-sharing payment obligations and repaying their financing. (Ulpah, 2020). The following assessments of financing quality can be categorized as follows:

Table 1. Collectability of Problematic Financing

Length of Arrears/Days	Collectability	Information
0 days	1	Pass
1-90 days	2	Special mention
90-180 days	3	Substandard
180-270 days	4	Doubtful
more than 270 days	5	Loss

Source: (MAULAYA, 2020)

Stimulus or prevention of problematic financing is very necessary so that bank health remains guaranteed. This prevention can be achieved in several stages. First, the anticipation stage by carrying out a 5C analysis (character, capacity, capital, collateral, and condition) and a psychological approach with customers. Second, the rescue stage by carrying out restructuring and sending warning letters (SP) to SP1, SP2, and SP3. Third, this settlement stage is carried out using non-litigation channels, and

litigation channels and involves other parties, namely insurance institutions, where this party functions as the party used to cover financing if financing problems occur in the future.

Based on previous research discussing the topic of resolving problematic financing in Islamic banks, this has been carried out. The results of previous research conducted by Faried Ma'ruf (2021) with the title "Strategy for resolving problematic financing: a case study of a Sharia cooperative in the South Tangerang office" showed that the strategy used was a persuasive approach, finding a way out by rescheduling and reconditioning problematic financing. Apart from that, the customer's lifestyle is one of the causes of financing problems. This research examined all problematic products located in the Tangerang office Sharia cooperative. Meanwhile, the current research focuses on the iB Barokah KPR financing product at Bank Jatim Syariah, Jombang Sub-Branch (Ma'ruf, 2021).

Furthermore, research conducted by Nur Melinda Lestari and Setiawan entitled "Strategy for resolving problematic financing in mudharabah contracts at Bank Muamalat Indonesia and its effect on reducing the level of non-performing financing (NPF) (2018). The results of this research show that the factors that cause problematic financing are internal, external, and adversity factors (changes in the business cycle) which are beyond the control of banks and customers, such as natural disasters, illness, and death. The revitalization strategy is carried out if the customer still has good faith. If the customer does not have good faith, settlement is carried out through guarantees, BAMUI (Indonesian Muamalat Arbitration Board), and litigation. The difference in this research is that previously it discussed the influence on reducing NPF while this research only discusses factors and strategies for dealing with the risk of problematic financing (Nur Melinda Lestari, 2018).

Another research was conducted by Ari Zulfikri et al (2019) entitled "Strategy for rescuing problematic financing in murabahah financing of BNI Syariah Bank Bogor Branch". The results of this research are strategies for handling problematic financing in two ways, namely a stay strategy and an exit strategy and carrying out restructuring efforts. In this research, there is a research gap with the current research, including the location and object of the research, where the previous research was located at Bank BNI Syariah Bogor Branch and the research object was regarding all available financing products. Meanwhile, the current research is collated at Bank Jatim Syariah Jombang and the object is focused on the iB Barokah KPR financing product. This research aims to describe strategies for dealing with the risk of problematic financing and analyze the factors underlying problematic financing originating from internal parties (bank employees) and external parties (customers) at Bank Jatim Syariah Jombang (Zulfikri et al., 2019).

Methodology

This research uses a qualitative descriptive research method. Qualitative research methods are research used to examine natural objects where the researcher is the key instrument, data collection techniques are carried out in combination, data analysis is inductive and the results of qualitative research emphasize meaning rather than generalization. Qualitative research aims to preserve the form and content of human behavior and analyze its quality, not to transform it into a quantitative entity. Descriptive research aims to produce systematic, realistic, and accurate descriptions, images, or paintings regarding the events, characteristics, and relationships between the phenomena being studied. (Cahyani & Nasrulloh, 2023). This research uses data collection techniques, namely interviews and observation. The data used are primary data and secondary data. Primary data was obtained directly by conducting interviews with Mrs. Septia as account officer and Mr. Fidi as credit administration and business legal staff dealing with related topics. Observations were carried out in the period January to May 2023 at

Bank Jatim Syariah Jombang Sub-Branch. Meanwhile, secondary data was obtained from documentation by studying existing sources from the Bank Jatim website, books, brochures, and laws. Data analysis was carried out in stages from reviewing all the data and organizing it in units that were by the objectives of the problematic financing case that occurred at Bank Jatim Syariah, Jombang Sub-Branch, which was used to assess the relevance of the cases to the research objectives. To check the validity of the data between the interview results and the documentary evidence that has been collected using triangulation analysis.

Results and Discussion

iB Barokah KPR Financing Products

Short, medium, or long-term financing is used to finance the purchase of a residence/house (consumptive) or renovation, both new and used, in developer or non-developer environments, by sharia principles. In the iB Barokah KPR product, several features are presented:

1. For new and second property ownership (houses, shops, offices)
2. For property renovations (houses, shops, offices)
3. To take over from another bank or other financial institution with or without additional/top up.
4. Top which will be used for renovations or consumption needs for existing customers.
5. Property-backed consumer financing (refinancing)

Table 2. Contract Used

No	Financing Features	Type of Contract		
		<i>Murabahah</i>	<i>Ijarah Muntahiyah Bittamlik</i>	<i>Musyarakah Mutanaqisah</i>
1	Ownership of new/second property	✓	✓	✓
2	Home Renovation	✓	✓	✓
3	Indent houses	✓	✓	✓
4	Take over the property (addition/no addition)	✓		✓
5	Top up KPR iB			✓
6	Property-backed consumption financing (refinancing)		✓	✓

Source: (Jatim, 2018)

According to Mrs. Septia, the account officer, explained that in this iB Barokah KPR financing product, the collateral object used is property financed with iB Barokah KPR, while house renovation/repairs can use other collateral as long as the borrower is husband/wife. The ceiling for KPR iB Barokah is divided into two (2), namely the ceiling for commercial housing with a larger ceiling compared to subsidized housing. The ratio for Subsidi housing itself is 5%, while the ratio for commercial housing is 11.9% -15%.

Factors Triggering Problematic Financing

The occurrence of problematic financing was triggered by two factors. First, internal factors originating from the bank, as follows:Kelemahan dalam melakukan analisis pembiayaan

1. Weaknesses in conducting financing analysis
The HR team is not careful in researching prospective customers who will apply for financing so it does not comply with the SOP implemented.
2. Lack of optimal monitoring and coaching from the bank
The lack of human resources, which is far from the number of customers, can trigger early prevention not to work optimally, resulting in delays in payments.
3. Lack of relevant professional staff in their field
This factor is important because this job requires high dedication to the company.

External factors originate from the customer's side, whether intentional or unintentional. Firstly, the element of intentionality on the part of the customer was triggered by several things, as follows:

1. Bad customer character
Customers who have bad character are the lack of willingness of customers to pay their installment obligations, resulting in customers being stopped from making installment payments even though the customer himself can pay the installments and even return the financing.
2. Falsification of information or data related to financing
This concerns information provided by customers that is fake or not true so the analysis carried out by the bank is less accurate because the data provided does not match reality.

Second, the element of inadvertence on the part of the customer. This element is caused by natural disasters such as floods, fires, the COVID-19 pandemic, and economic factors where customers who previously had jobs were laid off, which resulted in the customer's inability to pay installments. And because one of them died, the ability to pay the installments decreased. However, based on the results of observations conducted by researchers at Bank Jatim Syariah Jombang Sub-Branch, the factors that caused financing problems with the iB Barokah KPR product were caused by external factors (customers) which occurred intentionally or unintentionally. Unintentional factors include being affected by natural disasters, and the Covid-19 pandemic so many customers' businesses experienced losses. Meanwhile, intentional factors carried out by customers include bad customer character so there is a lack of good faith in paying their obligations.

Strategy for Facing the Risk of Problematic Financing

The process of distributing funds to financial institutions cannot be separated from the risks that will arise. These risks include bad or substandard financing. Therefore, before providing financing to customers, the bank must carefully carefully analyze data from customers as a condition for applying for financing. The strategy carried out by Bank Jatim Syariah Jombang Sub-Branch in dealing with the risk of problematic financing is divided into three stages, namely the anticipation stage, the rescue stage, and the resolution stage.

1. Stage of anticipating financing problems

Stage of anticipating problematic financing, this stage is to prevent the onset of problematic financing that has not yet reached or exceeded 90 days. This stage consists of several ways to implement it, including: First, pay attention to the 5Cs (character, capacity, capital, collateral, and condition) which are the main principles because they are directly related to the condition of prospective financing customers.

A. Character

A process of understanding the nature and personality of prospective customers. The character of a prospective customer is not easy because it requires psychological skills. This analysis aims to determine the character of prospective customers regarding the extent of their faith and ability to pay their obligations. There are several aspects to it such as honesty, intelligence, habits, health, and temperament of potential customers (MANGUSONG, 2021). In terms of character analysis, the bank implements several series of activities. This series includes:

1) Interview

Banks conduct direct interviews with customers, to know and understand the customer's personality as revealed after the interview. This can be seen from the customer's attitude and way of responding when answering the account officer's questions so that conclusions can be drawn about the potential customer's personality.

2) Extract information from third parties

Digging up information from the third party in question collects information regarding their background, employment, family conditions, and environment. This activity can be carried out through relatives, neighbors, or people who have a relationship with the prospective customer.

B. Capacity

An analytical activity used to see the ability of prospective customers to pay their obligations. This can come from personal income for consumer financing and businesses financed for productive financing. This ability is important for the analysis (Sulistyorini et al., 2022). The bank assesses income, namely salaries for employees, profit and loss reports, and balance sheets of business institutions. This activity is carried out to determine the customer's ability to pay their obligations..

C. Capital

The analytical aspect is carried out by looking at customers and asking questions about the company's financial reports. This aspect is related to the amount of capital owned by the customer for a business that will be established or operated. According to Mr. Fidi, the credit and business legal administration staff, explained that Bank Jatim looks at it from two sides, namely from the salary or the business owned by the customer. If the institution is a legal entity then include NPWP, TDP, and SIUP by showing the original documents. Another way is to look at the customer's house regarding ownership of the house, for example, whether the house is a private house or a rental house. This is very important because it reduces the risk of financing problems.

D. Collateral

An activity carried out by the bank by looking at collateral (collateral). This guarantee is the last alternative in case there is a problem when paying installments. This guarantee is only an addition that serves as a precaution because there are things that banks cannot avoid that cause customers to be unable to pay their installments, such as natural disasters. Apart from that, the guarantee is also to motivate customers to make payments because the guarantee is held by the bank (Sulistyorini et al., 2022).

This form of collateral analysis is to approve financing, which is important as a means of guarantee for the bank if there is a risk or default in the future, for example, problematic financing. The collateral must be a personal asset or property right by showing documents with applicable legal validity. If the collateral is not personal property or belongs to someone else, it must be accompanied by a statement or power of attorney that has valid legal force from the owner. The collateral can be in the form of a land certificate, BPKB, etc.

E. Condition

How to see customers' economic conditions. Banks must understand the circumstances and conditions faced by prospective customers, therefore, the unpredictable situation in recent years shows that part of the business world is still dependent on economic conditions. This analysis takes into account the financial and economic situation of prospective customers. This is one of the factors that influences the continuity of customers' businesses. Therefore, Bank Jatim Syariah must consider customer financing applications by checking whether the customer's economy is likely to run well in the future, which influences the amount of financing approved by Bank Jatim Syariah.

Second, the bank takes a psychological approach to customers by establishing good relationships, so that good relationships with customers will be created in the hope that in the future it will cause bad feelings. Bank Jatim Syariah also provides continuous reminders via WhatsApp and customer monitoring.

2. Stage of rescuing problematic financing

A technique commonly used in the banking world regarding the efforts and steps taken to overcome problematic financing (Wangawidjaja, 2012). This stage is carried out if the customer is more than 90 days late in paying installments or has reached collectability level 3. Rescue is carried out in two ways, namely financing restructuring to help customers by easing their obligations on the condition that the customer has good business prospects and the customer has good intentions and the will to pay off. Restructuring provided includes:

- a. Rescheduling is a change in a customer's installment payment schedule or a change in the period.
- b. Reconditioning is changing the requirements of part or all of the requirements without increasing the remaining principal of the customer's obligation to pay the bank. (Suhaimi & Asnaini, 2018)
- c. Restructuring is a change in financing requirements, not only limited to reconditioning and rescheduling, such as additional bank funds, conversion of financing into medium-term sharia securities, and conversion of financing into temporary capital statements for customer companies. (Djamil, 2012)

According to observations made, Bank Jatim uses return requirements by reducing the number of installments. What Bank Jatim can do is to reduce the nominal amount of customer installments, for example, the initial installment of 3 million is restructured to 1.5 million. Another way is to seek advice according to procedures, such as sending a warning letter (SP) and conducting on-the-spot (OTS) visits to see the business prospects and economic conditions of the customer.

3. Stage of resolving problematic financing

The completion stage is the final stage where the previous stage failed in its implementation. This stage is carried out if the customer is in arrears for 270 days and enters collectability level 5, where the customer cannot pay off his obligations. This stage goes through three paths in its implementation.

a. Non-litigation or kinship with deliberation

Non-litigation usually known as the family method is a deliberation method. Where the deliberation discusses whether there may be problems experienced by the customer that the bank does not know about, this deliberation effort is carried out in the hope that it will be successful in finding a solution for the customer. If this deliberation still cannot help, then a collateral sale will be carried out where both parties are mutually aware. For example, if the collateral is a house, the house is sold and if the sale of the house is successful, the proceeds from the sale are used to pay off the remainder, then the money is returned to the customer. If you fail to sell the collateral, it will be handed over to a third party, namely the auction office.

b. Litigation involving a third party, namely the auction office

This litigation is carried out with a third party, namely the auction office. This stage is carried out because the previous stage failed, so the next step is to hand over the collateral to the auction office. The method used is a voluntary auction or a forced auction because the bank legally has the right to auction the collateral to resolve problematic financing.

c. Coverage of financing with insurance

Insured financing is the result of a mutual agreement. Covering financing with insurance is a way where the financing is covered by insurance. The portion according to the agreement, for example, the bank covers all or 50% of the financing. This is done to anticipate if a customer dies. Financing insured customers with the insurance company is a form of mutual agreement between the bank and the insurance company.

Insured financing is the result of a mutual agreement. Covering financing with insurance is a way where the financing is covered by insurance. The portion according to the agreement, for example, the bank covers all or 50% of the financing. This is done to anticipate if a customer dies. Financing insured customers with the insurance company is a form of mutual agreement between the bank and the insurance company. Problematic financing at a bank is grouped based on its level of collectability. Financing is said to be problematic if it enters collectability level 3. But before that happens, banks continue to monitor customers. Collectability level 3 banks sent warning letters (SP). For collectability level 4, the bank carried out restructuring. Meanwhile, for problematic financing that has entered collectability level 5, non-litigation and litigation routes are used.

Based on observations made by researchers in the period from March to May 2023, the strategy for dealing with the risk of problematic financing was proven to slightly reduce the number of problematic financing customers. Bank employees immediately send Warning Letters (SP) to customers who are indicated to have problematic financing to find a solution to minimize this. Usually, the bank makes restructuring efforts by allocating time to make installment payments from the principal only. For example, if initially the customer paid installments of 3 million then restructuring was carried out to 1.8 million.

Conclusion

Resolving problem financing is an important part of activities in the banking world. It can be concluded that two factors cause financing problems in the iB Barokah mortgage product, namely internal factors and external factors. However, this internal factor does not occur at Bank Jatim Syariah. The triggers are external factors from the customer, including bad customer character, data corruption, and accidents, namely natural disasters and death. The strategy for dealing with the risk of problematic financing in the iB Barokah KPR product goes through three stages, namely the first stage of anticipating problematic financing with 5C, a psychological approach, and monitoring. Second, the rescue stage with restructuring, deliberation, and visits. Third, the settlement stage uses non-litigation, litigation, and financing coverage with insurance. Based on the results of the research and discussion above, by carrying out a series of implementation stages in dealing with the risk of problematic financing carried out by Bank Jatim Syariah, it has been shown or proven to have experienced a slight decrease in the number of problematic.

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