

STRATEGIC OPTIMIZATION OF KUR DISTRIBUTION TO REDUCE NON-PERFORMING LOANS: A SWOT-BASED CASE STUDY OF BANK JATIM KARANGPLOSO

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Abstract: The People's Business Credit (KUR) program supports the growth of Micro, Small, and Medium Enterprises (MSMEs) and the national economy. However, the high risk of non-performing loans (NPLs) poses a significant challenge for banks. This study uses a qualitative approach and SWOT analysis to analyze credit risk management strategies in the distribution of KUR at Bank Jatim, Karangploso Sub-Branch. Data were collected through two main methods: in-depth interviews as the primary method and a literature review as a supporting method. Interviews were conducted directly with informants with competence and experience in credit-related fields to obtain rich, contextual, and in-depth qualitative data. The findings indicate that the leading causes of problematic loans include weak repayment ability and willingness, misuse of funds, and lack of post-disbursement supervision. The bank's strengths are its referral-based borrower recruitment system and digital monitoring tools. Meanwhile, internal challenges such as administrative constraints and high risks for MSMEs must be addressed. Opportunities for collaboration with local institutions and technology adoption show strong potential. Bank Jatim applies mitigation strategies through strict credit analysis, active monitoring, and loan restructuring. The SWOT analysis has proven effective in supporting strategic decision-making to maintain credit quality and ensure the sustainability of the KUR program.

Keywords: People's Business Credit, Non-Performing Loans, MSMEs, SWOT, Risk Management, Bank Jatim

INTRODUCTION

Rapid economic development requires adequate financing support to encourage various micro, small, medium, or significant business sectors. One of the essential instruments used to support economic growth is credit. Credit is the provision of money or goods made by creditors (*Creditors*) to the creditor debtor (*Debtor*) with the provision of repayment within a specific period, usually accompanied by interest or other rewards. In banking, credit is used to finance various needs, such as consumption, investment, or working capital. Credit plays a role as a means of capital formation that is channelled by financial institutions, especially banks, to the public. The goal is to encourage business performance so that credit can increase productivity in the real sector, both by individual and group business actors (Wahidah et al., 2025).

Credit from banks is important in helping the country's economic growth. Consumption credit increases people's purchasing power because it can be used to meet their needs. Meanwhile, credit for businesses helps to increase capital and investment so

that businesses can grow. These two types of credit help increase state revenues due to increased consumption and investment activities. Therefore, banks and the government need to channel credit wisely so that economic growth can be even and sustainable (Ridha et al., 2024). One form of credit that plays an important role in driving the economy is the People's Business Credit (KUR). KUR is a government program designed to support the development and empowerment of Micro, Small, and Medium Enterprises (MSMEs), which are key drivers of economic activity at the grassroots level (Sucianty and Manda, 2022).

According to Evi Sirait et al. (2024), Improving financial access provides an excellent opportunity for MSMEs to play a key role in creating inclusive and sustainable economic growth in Indonesia. Loans distributed to MSMEs have great potential to accelerate economic growth and are not immune to risks, including non-performing loans. According to Menurutut Hasna et al. (2024), Non-performing loans are one of the most significant risks faced by banks because they can interfere with the continuity of bank operations. Unbilled loans cause losses and impact the bank's revenue as it does not generate interest or other income. This has the potential to disrupt bank liquidity and overall financial performance, as well as increase risks to the survival of financial institutions. MSMEs face internal challenges, such as limited capital and management, and external challenges, such as difficult access to financing and a less supportive business environment. Further support is needed so MSMEs can develop optimally (Fauziah et al., 2024).

Credit is the main product of banking that contributes significantly to bank revenue. However, credit disbursement also has the risk of default or *Non-Performing Loans* (NPLs), loans that cannot be paid on time. A high NPL ratio indicates problems in the bank's credit risk management, which can threaten financial stability. Therefore, banks must manage and reduce NPLs to maintain stability (Wahidah, Lutfi, and Andhani 2025). Implementing effective non-performing loan management policies is an important element in efforts to reduce the level of *Non-Performing Loans* (NPLs), strengthen banking financial conditions, and promote the creation of overall financial system stability. In this context, the Financial Services Authority (OJK) has a strategic role as a regulator in formulating and implementing various policies that support increasing the effectiveness of non-performing loans in the banking sector.

Banks function as intermediaries in the financial system, channelling funds from people who save to those who borrow, thus helping drive the economy. For banks to remain stable and strong, sound risk management is needed, especially liquidity and credit risks. Liquidity risk occurs when banks have difficulty meeting short-term obligations, while credit risk arises when borrowers cannot repay their debts. If these two risks are not handled properly, they can adversely affect the bank's finances and performance (Faradilah et al., 2024).

Optimizing the distribution of People's Business Loans (KUR) is a strategic step to encourage the development of Micro, Small, and Medium Enterprises (MSMEs) while maintaining the financial stability of banking institutions. KUR has a vital role in strengthening the Community's economy. However, its distribution is inseparable from risks, especially the risk of bad loans, which can directly impact liquidity and bank health. Therefore, the right strategy is needed based on real conditions in the field so that the distribution of KUR can run effectively and sustainably. This study aims to analyze the KUR distribution optimization strategy through a SWOT analysis approach, using

the interview method as a data collection technique to identify the strengths, weaknesses, opportunities, and threats faced by Bank Jatim Karangploso in the KUR distribution process.

LITERATURE REVIEW

People's Business Credit (KUR) is a form of financing distribution that aims to increase the income of business actors, both micro, small, medium, and medium enterprises. The program is designed to encourage the development of economic activities in the real sector, with the primary goal of reducing poverty and creating more jobs (Elaine, et al 2020). The KUR program was first implemented by the government in 2007, with rules regulated initially in the Regulation of the Minister of Finance No. 135/PMK.05/2008 and updated by the Regulation of the Minister of Finance No. 10/PMK.05/2009. This program aims to expand access to financing for MSME actors by distributing affordable microcredit. KUR plays an important role in strengthening MSMEs as drivers of the national economy. Banks, as intermediary institutions, play a key role in the Indonesian economy by collecting public funds and distributing them as credit to the real sector, including MSMEs (Ceysa et al. 2024). MSMEs are a key element in national development because of their broad roles, ranging from encouraging economic growth to addressing various social problems such as unemployment and poverty. With this contribution, MSMEs are important in realizing inclusive and sustainable development in Indonesia.

In the process of disbursing credit, banks are also faced with the risk of bad loans or *non-performing loans* (NPLs), which can disrupt the bank's financial stability. Bad credit is a situation in which the debtor or customer cannot pay off his debt obligations to the bank according to the time that has been agreed in the credit agreement. This bankruptcy is generally caused by internal factors, such as the intentionality of the debtor, as well as external factors beyond the debtor's control, thus hindering the loan repayment process (Nida 2020). One of the factors that also affects financial performance is bad loans. According to Subadi (2020:75), in a study (Women's 2023), bad loans occur when a company cannot meet debts or instalment payment obligations to creditors on time. This situation can be caused by various things, such as the loss of the debtor's main source of income, the presence of deliberate non-payment, and other factors. If bad loans are not dealt with immediately, the company's financial condition risks experiencing a more severe setback. SWOT analysis is a tool used in strategic planning and organizational management. This tool is effective in helping to build organizational strategies as well as competitive strategies. Based on the Systems Approach, an organization is seen as a single entity that interacts with its environment and consists of various subsystems. In this context, organizations have two environments, namely internal and external environments (Gürel and Tat 2017).

SWOT analysis is based on principles that allow organizations to maximize their strengths and opportunities while minimizing weaknesses and threats (Zahra et al., 2021). Companies can draw related conclusions by understanding the factors of strengths, weaknesses, opportunities, and threats (Gürel & Tat, 2017). How can an organization's strategy be adjusted to the capacity of the resources it has and the opportunities in the market? It is important for organizations to immediately fix the weaknesses of certain resources and protect themselves from external threats. There are four types of strategies that can be developed based on SWOT analysis, namely An S-O

(Strength-Opportunities) strategy utilizes internal strengths to take advantage of opportunities from the external environment. The W-O (Weakness-Opportunities) strategy aims to reduce internal weaknesses by taking advantage of opportunities in the external environment. An ST (*Strength-Threats*) strategy seeks to avoid or reduce the impact of external threats by utilizing internal strength. W-T (Weakness-Threats) is a defensive strategy focusing on reducing internal weaknesses while avoiding threats from the external environment.

The results of research conducted by Widianingsih and Wayan (2023) show that there is a relationship between credit disbursement activities and the level of non-performing loans (*Non-Performing Loans*) and the financial performance of banks. The findings of the study stated that the distribution of loans and non-performing loans affects the financial performance of banks. According to Putri's (2023) research, bad loans have been proven to have a significant effect on financial performance. However, this differs from the results of research conducted by Azizah (2022). Variables such as interest rates, bad loans, and the cost of funds do not show a significant influence on.

METHOD

This research uses a qualitative approach that focuses on an in-depth analysis of the effectiveness and relevance of using SWOT analysis in the strategic decision-making process at Bank Jatim Karangploso Branch Office. The purpose of this approach is to evaluate the extent to which SWOT analysis can support management in identifying strengths, weaknesses, opportunities, and threats faced, especially in the context of increasingly dynamic and complex banking business competition.

Data collection was carried out through two methods, namely in-depth interviews as the main method and literature studies as supporting methods. Interviews are conducted directly with resource persons with competence and experience in related fields, aiming to obtain rich, contextual, and in-depth qualitative data. This interview is the primary source in exploring information related to actual practices, perceptions of field implementers, and challenges faced in applying SWOT analysis as the basis for strategy formulation. Through this approach, the research not only identifies internal and external factors that affect the performance of institutions but also gains a hands-on understanding of operational dynamics in the field. With this insight, Bank Jatim Karangploso is expected to develop a more adaptive, realistic, and competitive strategy for dealing with changes in the business environment sustainably.

RESULTS

Non-Performing Loans (NPLs)

Non-performing loans (NPLs) are loans that are more than 90 days late in payment and show a high risk of default, requiring special handling by creditors. Non-performing loans are classified into three subcategories based on the length of the delay. First is Less Current Credit, which is a loan with arrears between 91 and 180 days, where the debtor's ability begins to be impaired but still has opportunities for recovery through restructuring or other risk mitigation. Second, Doubtful Credit, a credit with arrears between 181 and 270 days, reflects serious doubts about the debtor's ability and willingness to meet its obligations and requires more intensive handling. Third, Bad

Loans, loans with a delay of more than 270 days, show the highest risk with the potential for significant losses for financial institutions and generally require legal action or the implementation of guarantees for the settlement process.

Common Causes of Non-Performing Loans in the KUR Program

The People's Business Credit Program (KUR) is a government intervention that encourages the growth of micro, small, and medium enterprises (MSMEs). However, in its implementation in the field, especially in Bank Jatim Capem Karangploso's work area, obstacles, such as non-performing loans, are not uncommon. Often referred to as bad loans. These non-performing loans arise due to various internal and external factors that affect the debtor's condition and the credit granting process itself. One of the most dominant factors is the weak ability to pay on the part of the debtor, which is generally caused by a decrease in business income. This can happen due to decreased market demand, rising raw material prices, disruptions to supply chains, and increased production costs that are not offset by increased revenues. In many cases, debtors have difficulty managing their business cash flow, so the priority of instalment payment obligations is ignored.

In addition to ability, the willingness to pay factor is also a significant contributor to the occurrence of non-performing loans. Some debtors tend to divert business proceeds for consumptive needs, such as personal expenses, buying luxury goods, and participating in social activities such as social gatherings. This shows that there are problems in managing financial priorities, as well as a weak commitment to agreed payment obligations. On the other hand, unstable macroeconomic conditions, such as inflation, drastic changes in commodity prices, or a decline in people's purchasing power in general, are also significant challenges. This economic uncertainty directly impacts the business continuity of MSME actors, especially in the agricultural and trade sectors, which are very vulnerable to changes in market prices and business climate.

No less important, misuse of credit funds is also the leading cause of bad loans. Many cases were found where loan funds that were supposed to be used for productive needs, such as purchasing raw materials, production tools, or business expansion, were diverted for non-productive purposes, such as purchasing personal vehicles or household consumption. This is inversely proportional to the primary goal of the KUR program, which is to support business productivity. Another cause is the inaccuracy of credit analysis in the early stages, where credit is given without paying close attention to the real business conditions of the debtor in the field. The result of this inaccurate analysis is the occurrence of *overfinancing* or the provision of credit to debtors who are not worthy of receiving credit.

In addition, the lack of post-disbursement supervision is also the cause of the increase in the potential for non-performing loans. When the funds have been disbursed, but there is no periodic monitoring from the bank over their use, the risk of deviation from the purpose of using the funds becomes higher. It is undeniable that external factors such as natural disasters or *other* force majeure events often cause the debtor's failure to meet their payment obligations. For example, farmers who fail to harvest due to floods or droughts will lose their primary source of income, so they cannot repay loans on schedule.

Strength

Bank Jatim Capem Karangploso's Main Strength in KUR Distribution The main strength of Bank Jatim Capem Karangploso in managing and distributing KUR lies in an effective debtor recruitment system through loan raw materials. These raw materials are sourced from various sources such as internal databases, customer walk-in results, and referrals. The most significant is the referral from the East Java Agent, who plays an active role in arresting and screening potential debtors according to the bank's criteria. Agents usually already know the character, type of business, and feasibility of prospective debtors before making recommendations to banks. Another strength lies in the monitoring system, which is structured and routinely carried out by account officers (AOs), supervisors, and Assistant Branch Guides. After disbursement, *the Account Officer (AO)* must monitor the use of funds to follow the plan and avoid misuse (*side streaming*). Arrears monitoring is also carried out every morning and followed up with active billing, either by phone, WhatsApp, or in-person visits. Jatim Kilat Application also supports faster and more flexible monitoring.

Debilitation.

Weaknesses

Internal Challenges in the Implementation of the KUR Program The implementation of the KUR program at Bank Jatim Capem Karangploso cannot be separated from several complex internal challenges. One of the main obstacles is the time-consuming administrative process, especially when the prospective debtor's file is incomplete, thus hindering the fulfilment of *the Service Level Agreement (SLA)* for 14 working days. In addition, the location of prospective debtors spread across various regions is also an obstacle in the field survey and verification process. Credit realization is also often delayed due to technical problems, such as debtor data that is still recorded in the SIKP of other banks or does not have an NPWP as one of the mandatory requirements. Another challenge is the potential for high risk of bad loans due to the limited financial capabilities of the MSME sector, which is the main target of the KUR program.

Opportunities

Collaboration with External Parties in Supporting the KUR Program In supporting the effectiveness of the KUR program, Bank Jatim Capem Karangploso establishes strategic cooperation with various local agencies, such as sub-district offices, village offices, and MSME assistants. Through this collaboration, the bank obtains data on business potential in the surrounding area and receives recommendations from prospective debtors. One of the most prominent forms of collaboration is cooperation with East Java agents, who not only refer potential debtors but also help make an initial selection of the business feasibility and character of the loan applicant.

Threats

External Factors that Threaten the Smooth Payment of Credit Several external factors that potentially threaten the smooth payment of credit by debtors include unstable national economic conditions and directly impacting the sustainability of the debtor's business. Fluctuations in the price of basic materials, production costs, and people's purchasing power are important elements that affect the debtor's ability to pay. In

addition, changes in government policies related to MSMEs, subsidies, or banking regulations can also impact the implementation and success of the KUR program.

Handling Steps When Debtors Have Difficulty Paying Installments

When debtors experience difficulties paying instalments, Bank Jatim has a handling mechanism through credit restructuring, provided that the debtor still can and is willing to pay. Restructuring can be carried out in various forms, such as a reduction in interest rates adjusted to the debtor's financial ability and an extension of the instalment term, which can be done through changes in schedules, amounts, and instalment schemes. Schemes that are often applied include *bullet payment*, which is a decrease in instalments during the restructuring period and repayment of the rest at the end, and balloon payment, where low instalments are given at the beginning of the restructuring period and then increased at the end of the loan period. For debtors with poor collectibility (collectibility 3 to 5), the bank can provide relief by eliminating fines and interest, but this is only done after the debtor completes all restructuring obligations or makes early repayment and still requires approval from the branch leadership. Adding credit to cover arrears is not allowed as a form of prudence in credit risk management.

Strategies Implemented to Minimize the Risk of Bad Loans

To minimize the risk of bad loans in an ongoing manner, the recommended strategy is to thoroughly examine the track record of prospective debtors to determine their character and feasibility. Credit analysis must also be carried out carefully and by the provisions, supported by valid and adequate data. In addition, the fulfilment of all administrative requirements must be made a standard before the disbursement of funds is carried out. Post-realization monitoring is a crucial aspect that needs to be actively carried out through field visits and documentation of the use of funds in writing. For debtors with seasonal instalments, banks need to conduct more intensive monitoring ahead of harvest or maturity to ensure the payer's readiness.

Table 1 SWOT Analysis

Strengths (S)	Weaknesses (W)
<ul style="list-style-type: none"> ● Efficient Debtor Recruitment System The debtor recruitment process is carried out through various effective channels such as internal databases, direct visits (<i>walk-in customers</i>), and referrals from East Java Agents. This approach simplifies the identification of potential debtors 	<ul style="list-style-type: none"> ● Slow and often delayed administrative process. The implementation of the administrative process is often delayed, mainly due to the incompleteness of the documents required from prospective debtors. This

<p>and expands the marketing reach of financing products.</p> <ul style="list-style-type: none"> ● East Java Agent Knowledge About Debtor Characteristics East Java Agents deeply understand the social, economic, and character and feasibility of prospective debtors in their area. This supports a more accurate initial selection process and improves the quality of the financing portfolio. ● The Account Officer (AO), supervisors, and Auxiliary Branch Leaders consistently <i>carry out post-disbursement</i> supervision and monitoring. This activity involves regular field visits to ensure that loan funds are used in accordance with the agreed objectives and to detect potential credit risks early. ● Jatim Kilat Application provides convenience in the monitoring and reporting process and increases the flexibility and speed of access to information in the field. This technology plays an important role in improving operational efficiency and 	<p>slows down the disbursement time and can lower service satisfaction.</p> <ul style="list-style-type: none"> ● Wide Distribution of Debtor Locations. The debtor's business locations spread across various regions, including remote areas, make it difficult for survey and verification teams to conduct direct observations effectively and efficiently. ● Regarding the Validity of Debtor Data, some debtors are recorded as active in the Credit Information System (SIKP) of other banks or do not have a Taxpayer Identification Number (NPWP), hindering the eligibility verification process and administrative compliance. <p>Risk of Bad Loans in MSMEs: Most MSMEs still have limited <i>financial</i> and business management capabilities, which can increase the potential for non-performing loans (NPLs).</p>
<p>Opportunities (O)</p> <ul style="list-style-type: none"> ● Recommendations from External Parties There is an opportunity to receive recommendations from prospective debtors from local agencies and East Java Agents. This can be accelerate the process of identification and selection of prospective debtors. ● Strategic Cooperation with Regional Governments and collaboration with sub-district offices, village governments, and MSME facilitators can increase financial literacy and 	<p>Threats (T)</p> <ul style="list-style-type: none"> ● National Economic Instability. Fluctuations in the national economy have the potential to have a negative impact on the business sustainability of debtors, especially MSME actors who sensitive to market changes and people's purchasing power. Increase in cost of goods and production costs. Changes in raw material prices and rising production costs can reduce profit margins and increase the risk of business failure, ultimately impacting

<p>support the more evenly and on-target distribution of financing programs.</p> <ul style="list-style-type: none"> • - 	<p>the debtor's ability to pay.</p> <ul style="list-style-type: none"> • Changes in Government Policy. New policies related to subsidies, banking regulations, and MSME support can be challenging if they are not aligned with business actors' needs or capabilities, especially regarding access to financing
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Taking into account the strengths, weaknesses, opportunities, and threats that have been identified, strategies are formulated to optimize potential and minimize risks.

Table 2 SWOT Strategy

	Strengths	Weaknesses
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Opportunities	<p>S-O</p> <ul style="list-style-type: none"> ● Providing tiered incentives for East Java agents who bring in more potential debtors. The progressive incentive scheme increases the motivation of East Java Agents to recruit prospective debtors. The more debtors are worth bringing, the higher the incentives received. This effectively increases the volume of credit disbursement. ● Integration of Jatim Kilat Application with the External Recommendation System. East Java Agent can be dupload recommendations from local agencies or community leaders into the East Java Kilat application to speed up the analysis and selection of debtors. 	<p>W-0</p> <ul style="list-style-type: none"> ● Fast Validation through Online Integration of e-KTP, SIKP, and NPWP. Use the app to automate data checks before the manual process begins. ● Use the East Java Lightning App for digital verification. Prospective debtors or East Java Agents can upload business photos, ID cards, and other documents through the application so that the initial survey can be carried out without having to come in person.
Threats	<p>S-T</p> <ul style="list-style-type: none"> ● Loans are disbursed in stages based on business performance. Loans are disbursed gradually according to business progress to reduce the risk of default due to economic instability rather than all at once. 	<p>W-T</p> <ul style="list-style-type: none"> ● Data Validation Integrated with the SIKP System and e-KTP. Integrate an automatic checking system with SIKP and Dukcapil to avoid duplicate data and potential problematic debtors. ● Increasing the role of East Java agents in business risk mitigation education. East Java agents are

		equipped with simple training materials to provide business education to debtors, such as how to manage capital, shop for raw materials, or adjust selling price.
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CONCLUSION

Based on the discussion results, it can be concluded that the leading cause of non-performing loans in the distribution of People's Business Loans (KUR) at Bank Jatim Capem Karangploso is a combination of internal and external factors. Internal factors include the debtor's weak ability and willingness to pay, unplanned use of funds, and lack of post-disbursement supervision. Meanwhile, external factors such as national economic instability and changes in government policies also increase the risk of bad loans. In this condition, SWOT analysis is an important tool to understand the root of the problem and determine strategic steps forward.

The main strength of Bank Jatim Capem Karangploso lies in the availability of strong debtor raw materials through referrals from East Java Agents, as well as a consistent and digital-based monitoring system. However, challenges such as administrative limitations, SICP system constraints, and the risk of low MSME ability to pay are weaknesses that need to be systematically addressed. Opportunities for cooperation with local agencies and the use of technology are added values in service development. At the same time, external threats such as *force majeure* and economic fluctuations require preparedness and adaptive strategies from banks.

As an optimization strategy, Bank Jatim Capem Karangploso needs to continue strengthening the debtor selection system based on character and business capacity, improving the quality of credit analysis, and proactively intensifying post-realization monitoring. Flexible credit restructuring is also an important alternative to maintaining credit quality. By implementing a sustainable SWOT analysis-based approach, financial institutions such as Bank Jatim will be better prepared to manage the risk of bad loans and encourage the sustainability of the KUR program, which directly impacts the MSME sector.

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