

Alternative Strategy for Decreasing Non-performing Financing in Commercial Unit PT. XXX KCS Bekasi using Analytic Network Process (ANP)

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Abstract: PT XXX KCS Bekasi in 2018 has a poor financing performance, indicated by the value of Non-Performing Financing of 9%. There are two main factors, namely, internal factors and external factors. Both of these factors are interrelated and affect the causes of Non-Performing Financing at PT XXX KCS Bekasi to be very complex and challenging to repair. This research is included in the type of applied research because it aims to provide solutions to specific problems practically, namely identifying priority aspects of the problems that affect the high NPF at PT XXX KCS Bekasi, as well as explaining the best alternative policies and strategies in reducing NPF using the Analytic Network Process (ANP). The ANP method was chosen because of its ability to make decisions in complex conditions. This method is a development of the previous method, namely the Analytic Hierarchy Process (AHP). The result of this study is the selection of a short-term alternative strategy to reduce NPF value is to conduct financing restructuring and increase financing expansion to reduce the total NPF value. The alternative long-term policy taken to prevent the reoccurrence of NPF is to develop an integrated information system and an early detection system of default by customers.

1 INTRODUCTION

The growth of the bank industry in Indonesia is starting with dual banking system implementation. This growth means that the Sharia Bank system and conventional bank system are granted permission to operate simultaneously (El Ayyubi, Anggraeni, & Mahiswari, 2018). In 1992 the growth was characterized by the establishment of Bank Muamalat Indonesia, gradually sharia banks are considered able to meet the needs of people who want banking services in accordance with the principles of Sharia, especially those related to With the practice of RIBA, speculative activities, and distribution of financing on ethical and Sharia lawful business activities (Ascarya & Yumanita, 2007). There are fundamental differences in Sharia bank business activities with conventional banks. The difference lies in the operational principles used. Bank Syariah applies the principle for the outcome, whereas conventional banks still apply the principle of interest. In the concept of Sharia banks, interest is a clear practice of RIBA. In Sharia banking system also does not know the term credit, known is

financing. The development of the new Sharia bank has been felt since the government and Bank Indonesia changed the banking LAW through LAW No. 19 of 1998, and the provisions of Bank Indonesia that permitted conventional banks to form a unit Sharia enterprises (UUS).

Broadly, sharia banks have three operational activities, namely gathering Fund (funding) that can be taken in the mechanism of savings, Giro, and deposits. Secondly, the distribution of funds (lending) that can be reached by the mechanism of Murabahah, Musyarakah, Ijawah, and Qardh. Third bank services in the form of provision Bank guarantee (Kafalah), Letter of Credit, Hiwalah, Wakalah, and buy and sell foreign exchange (Barkatullah, 2014).

On 29 April 2015, the government proclaimed the one million house Program through the Ministry of Public Works and the People's Housing (PUPR), which is a joint movement by all stakeholders of the government's residential areas. Center, local government, residential developers, banking, private companies and communities to address the backlog of housing in Indonesia.

Looking at a huge opportunity, in this case, PT XXX as a company that already has experience in the construction/property/residential sector is committed to solidly strengthen the dominance of business in the housing sector one of them by keeping moving through The one million homes development Program each year has increased. The government, through the Ministry of Public Works and Housing (PUPR), targeted the achievement of the one million house Program in 2019 years higher than the previous year. In 2015, the achievement of a one million house program was 669,770 units. Whereas in the year 2016, there were as many as 805,169 units, and in the year 2017, as many as 904,758 units. Lastly, in the year 2018, there were as much as 1,132,621.

The one million home Program is a collaboration with the developers of various associations, such as Real estate Indonesia (REI) and the Indonesian Housing and Settlement Development Association (APERSI). The concept is collaborating on business from both developers and banks. This community-based housing Program will obtain a home loan subsidy (KPR) in the form of a Housing financing liquidity Facility (FLPP) and a cash advance subsidy (SBUM) from Directorate General of Housing Financing of the Ministry of PUPR. The company's credit and financing has been increased by 19.48% to Rp 237.76 trillion, which is supported by the growing housing credit.

According to the census of 2015, the percentage of households occupying a self-owned home has increased from 78% in 2010 to 82.63% in 2015. Thus, there is still a residential backlog of 11.4 million units waiting to be completed immediately. The government's commitment to settle the backlog of housing is the company's opportunity to expand the housing business, especially in the subsidies and low-income communities segment (MBRI). In addition to committing, the company also saw the million house Program can provide a multiplier effect up to 136 industry sectors that are expected to improve the quality 3 of economic growth faster, as well as a potential business, both from Terms of credit, funding and source fee-based income.

Although the historical PT XXX has grasped its own market and is thought to be able to participate in the program directly, the risk of credit/financing problem is still a problem that needs special attention because the impact will affect both or poor bank performance during that period. The bigger the market is held, the higher the risk will occur in the process of observation conducted by the author for three months in PT. XXX KCS Bekasi found a problem centred on the commercial Unit. The

problem occurs in the high value of NPF in 2018 (Non-Performing Financial) in the year, which is 9% which is based on POJK No. 15/POJK. 03/2017 on the determination of Status and follow-up of public Bank supervision of a bank is not If the NPF value is higher than 5%. Based on the results of interviews with employees of PT. XXX KCS Bekasi The high donor value of NPF PT. XXX KCS Bekasi in 2018 is construction financing using a MUTANAQISAH contract because construction financing has the most substantial portion of financing Of 73% of the total outstanding issued by the commercial unit. The height of NPF PT. XXX KCS is influenced by several aspects that are aspects of human resources, aspects of information system development, business processes aspects, Morale hazard aspects, and economic aspects.

Based on the above aspects, the commercial Unit should prevent the NPF from increasing among others by restructuring, the division of the number of customer accounts to be monitored as much as the number OF SDI in the commercial Unit, expenditure of the call letter or SOMASI. However, newly implemented solutions merely solve financing problems in the short term only. It takes a long-term Strategy II so that PT. XXX KCS Bekasi does not experience the same problems later on.

In this case, the authors use the Analytic Network Process because ANP is a qualitative method approach which is the development of the previous method of Analytic Hierarchy Process (AHP). ANP can assist decision-makers in measuring and synthesizing several factors in a hierarchy or network. In addition, ANP has a simple methodology that is easy to apply for qualitative studies such as decision making, planning or forecasting, evaluation, mapping, strategizing, and allocation of resources (Aminudin, 2010).

2 LITERATURE REVIEW

2.1 Financing Monitoring

Financing monitoring or commonly referred to as financing monitoring is the most crucial part in Sharia bank business activities because the bank still has to be informed that the funds have been given to assist the customer's business process thoroughly and can be returned within the agreed period (Sumar'in, 2012).

Financing monitoring is done through some of the activity of the:

1. Implementation of financing

2. Completeness of documents and administration of financing
3. Business Development
4. Use of financing
5. Payment History
6. Financial performance
7. Warranties consist of warranty, the value of guarantee, warranty perfection.

According to the financing monitoring process can be done :

1. On Desk
 - a. Verify customer financing documents in case there is no delay on eligibility;
 - b. Research and verification of deficiencies found;
 - c. Identification of potential problems in the procurement of cash;
 - d. Detection of the worsening tendency of customer's financial condition;
 - e. Assess customer's intention in fulfilling its obligations.
 2. On-site
 - a. Visits of physical locations, the company will schedule physical monitoring and send its employees to view the condition of the field in the form of business activities, guarantee the progress of the project, detect customer problems, customer business management, and others;
 - b. Trade checking, view the business conditions of the financing customer by utilizing information derived from suppliers, distributors, competitors, industry associations, or other business partners;
 - c. Credit checking, to monitor financing by utilizing information relating to the smooth debt of receivables, both for facilities provided by the correspondent banks and other banks.
3. Early Detection Early detection is an early monitoring action by the bank for smooth financing and individual attention in order not to enter the phase of less fluid, doubtful or even stuck. Indications of problematic financing, according to (Ibrahim & Rahmati, 2017) :
- 1) Account behaviour, account behaviour to be an indication of early business customers experiencing problems for example account balances often experience overdraft;
 - 2) Financial statement behaviour, the symptoms of problematic financing can be decreased liquidity, decreased

financing capital turnover, increased receivables;

- 3) Customer behaviour, symptoms of problematic financing such as poor customer health, household disputes, banks often do not answer;
- 4) Business conduct, in this category, the symptoms of problematic financing are characterized by the relationship with the customer deteriorating, low selling price, loss of significant customers, reluctant to visit, and labour strikes.

2.2 Collectibility Financing

Collectibility is the rate of return or repayment of financing by the customer. This level of payment is the determining quality of financing. Quality financing can also be seen from the business prospects and the business performance from the concerned financing customers.

The collectibility of financing aims to know the quality of financing so that banks can calculate and anticipate early financing risks. The setting of collectibility is also used to determine the reserve level of financing loss potential.

Collectibility financing is set to be smooth, in particular attention, less fluency, doubtful and jammed:

- a. Seamless (collectibility 1), i.e. if there are no delays in principal payments, margins, investment results/for ahcils, and/or returns (Ujrah) or there are delays in principal payments, margins, investment returns/outcomes, and/or returns Services (Ujrah) up to 30 calendar days;
- b. In special attention (collectibility 2), i.e. the delay of principal payment, margin, investment result/profit share, and/or the Return of Service (Ujrah) that has exceeded 30 calendar days up to 90 calendar days;
- c. Less smoothly (collectibility 3) namely if there is a delay in principal payment, margin, investment result/profit share, and/or the return of services (Ujrah) that has exceeded 90 calendar days up to 120 calendar days;
- d. Doubtful (collectability 4) is if there is a delay in principal payment, margin, investment result/profit share, and/or the return of services (Ujrah) that has exceeded 120 calendar days, up to 180 calendar days. Stalled (collectibility 5) namely is if there is a delay in principal payment, margin, investment result/profit share, and/or the return of services (Ujrah) that has exceeded 180 calendar days.

2.3 Non-performing Financing

According to the copy of regulation of the Financial Services Authority No. 15/POJK. 03/2017 concerning the determination of Status and follow-up of public Bank supervision that in order to support the creation of financial system stability, a healthy banking system is required. Healthy banking is banking that has a problematic "credit" (NPL/Non-Performing Loan) or problem financing (NPF/Non-Performing Financing) less than 5%.

Called the NPL or NPF is a credit or financing that has a quality less fluent, doubtful, or stuck as referred to in the provisions of the legislation on the assessment of the quality of public bank assets and provisions of OJK (Financial Services Authority) on the assessment of asset quality of Sharia and sharia business units (Otoritas Jasa Keuangan, 2017b).

A net (NPL Net) Credit ratio calculation Formula is problematic:

$$NPL = \frac{\text{Kredit Bermasalah}}{\text{Total Kredit}}$$

$$NPF = \frac{\text{Pembiayaan Bermasalah}}{\text{Total Pembiayaan}}$$

A net (NPF Net) financing ratio calculation Formula :

The higher the NPL or NPF of a bank is, the worse the health quality of the bank. Conversely, the smaller the NPL or the NPF bank, the better the health quality of the bank.

3 METHODOLOGY

In this research, the prosecution used is a qualitative approach using the method of Analytic Network Process (ANP). According to (Saaty, 2001) Analytic Network Process or ANP is a new approach to qualitative methods created by Thomas L. Saaty, a research expert from Pittsburgh University. ANP is a development of the previous method of Analytic Hierarchy Process (AHP). ANP can assist decision-makers in measuring and synthesizing several factors in a hierarchy or network. In addition, ANP has a simple methodology that is easy to apply for qualitative studies such as decision making, planning or forecasting, evaluation, mapping, strategizing, resource allocation, and so forth.

In general, research with a qualitative approach only describes the results of the invention in the field without doing more in-depth synthesis. In this case,

ANP has more advantages over AHP, such as a comparison of more objective, more accurate predictive capabilities, and more stable results. ANP is more general than AHP used in multi-criteria decision analysis. AHP's structure is a decision problem in the form of a hierarchy, while ANP uses a network approach without having to set the level of the same hierarchy used in AHP.

ANP is used to solve problems that rely on the alternative-alternatives and the existing criteria. In terms of its analytical techniques, ANP uses pairing comparisons to the alternatives and criteria of the project. In AHP network There is goal level, critical, subcriterion, and alternative, where each level has an element. The Level in AHP is called a Cluster on an ANP network that can have both criteria and alternatives in it, which are called vertices.

4 RESULT

4.1 Description of Research

4.1.1 Framework

The method of Analytic Network Process has three phases, i.e. the first decomposition or analyst to structure the complexity of the problem, both the comparison (pairwise comparisons) assessment for measurements into the ratio scale and the third is the composition for The synthesis is to reunite all the parts that have been degradable and measured into one unit.

The first stage of decomposition, this stage is carried out through in-depth interviews with employees who have duties and responsibilities in the commercial unit of PT. XXX KCS Bekasi. The decomposition stage consists of four phases, namely:

(1) Logging the issue

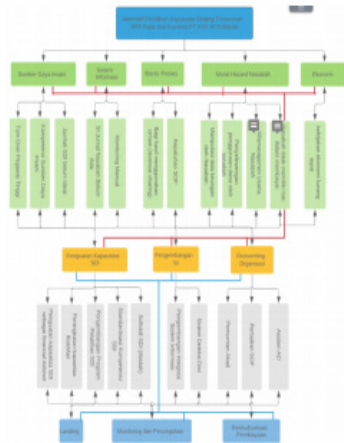


Figure 4.1: Confirmed Framework (Source: Aggregated interview results with respondents that have been validated by exp)

In the first phase, there are 23 aspects of the problem that successfully identified from three respondents, namely Desy Rifqya, Fuad Rajab Nugroho, and Muhammad Iqbal Komaruddin. After re-examined, the aspect of the problem can be classified into two parts: internal problems and external problems.

Table 4.1 Aspects of the problem

Aspects	Problem
Internal	The file monitoring process is still manual
	Lack of compliance with SOP
	Absence of customer journal information System
	Assessments tend to be subjective
	Competence and knowledge SDI need to be updated (update)
	SDI number is not ideal
	High Employee Turnover
	Less precise analysis
	Theoretical differences with realization in the field
External	The customer has not updated the rules in the bank
	Notary, not able to distinguish Mutanaqisah and Mudharabah
	The pattern of community thought still conventional
	Customer manipulates financial data so that for small results
	Customers are less concerned about collectibility
	Calculation of business financier is not based on the value of Ubudiyah
	Not yet experienced sharia bank operations in depth and Kaffah
	Sharia Bank has not been fully sharia
	Funds irregularities
	Natural disasters
	Economic instability
	The customer's business is not sold so it cannot afford
	Mismanagement of customers
The customer has no intention of paying	

Source : Interview with employee PT. XXX KCS Bekasi

4.1.2 Framework ANP

After confirmation by all respondents, the final form of the framework has been determined as in Figure 4.1. There are 4 (four) main clusters, namely goals or goals, financing problems at PT. XXX KCS Bekasi, short-term strategy, and long-term strategy. In the central cluster of problems, five aspects become the criteria of the problem, namely human resources, information systems, business processes, customer hazard Morale, and the last is the economy.

At first, the final form of the model after confirmation by all respondents there are internal aspects and external aspects after the cluster main goal (goal). To facilitate the processing of data and inputs given by experts, the aspect of the problem does not need to be grouped into internal and external problems, because each other is a linkage. Grouping aspects of internal and external problems is only a tool at the start of the framework

Then in the long term Cluster strategy, there are three strategies that are identified based on literature review and deep interviews with respondents and experts, all strategies are grouped based on similarities in nature.

1) Cluster of destinations

The destination Cluster is the top level of a structured framework that contains the main objectives of the research, which is an alternative to the selection of NPF reduction strategies on commercial units of PT. XXX KCS Bekasi. In this cluster, there is a right direction to the aspects of the problem of causes NPF in Sharia banking, or it can be said that alternative decision-making of NPF reduction strategy in commercial units covered five aspects of the issue The primary criteria for alternative selection of solutions.

2) Cluster problem

Cluster problem causes NPF in PT. XXX KCS Bekasi consists of aspects of SDI that has three subclusters, namely high employee turnover, SDI competence, and the amount of SDI is not yet ideal.

Next is the aspect of an information system, which until now no monitoring mechanism can take a personal approach to the customer and the absence of the information system of customer journal. Currently, the bank is only waiting for information from the customer regarding the profit/loss of business or its project, which is very vulnerable to change by the customer.

Further aspects of the business process, there is a problem with SOP compliance. In certain conditions, some situations can not if only fixed in the SOP alone, in such conditions should be observed and tightened mechanism of deviation or waiver mechanism. In Sharia banks, there is a financing committee that acts as an approver if there is a licensing deviation, in this case, the role of risk management should also give consideration through the bank's risk acceptance criteria.

Furthermore, the aspect of the customer's moral hazard is a deviation or non-compliance by the customer who directly affects the financing process that has been agreed from the beginning with the bank, causing Non-yielding business processes.

Last is the economic aspect when talking about the environment of economic conditions is a result of the policy decided by the government. If the policy is taken inappropriately, it will produce a bad economic condition, because banking regulation does not affect a lot of financing, which affects the length of financing is the policy that causes The purchasing power of the public. The interview with experts also resulted in an alternative strategy solution that is divided into a long-term strategy and short-term strategy To tackle the five aspects of the problem above.

3) The long term alternative Cluster strategy

The alternative cluster of long-term strategies consists of three main clusters, namely the strengthening of SDI capacity, SI development, and reinventing the organization. Although each solution comes from grouping the problem at the level above the connectedness of the solution is possible against problems beyond the directly related problems.

First, on the SDI aspect of Penguatan, it is hoped that SDI Bank can direct, give input and determine the contract in accordance with the project/client's business.

Second in the aspect of increased risk management capacity, to take an unregulated decision in the SOP, then the role of risk management Divison becomes crucial to weigh the risks that may occur.

Third, on the development aspect of the SDI training program, there is a gap analysis that is measuring personnel capacity to the problems handled. After that, there will be a further stage that is training need analysis, at this stage will be known training needed to develop the competence of SDI to handle the problem at hand.

Fourth on the aspect of SDI competence, standardization of competency of SDI is necessary to

prevent the performance of a unit in this case of a commercial unit in case of employee turnover. In addition, the creation of carrier paths is also important so that each SDI is able to know the next working period and employment.

Five Softskill SDI (Akidah), often training organized by banking in this case sharia is more focused on the development of Hard skills, but on the other hand, there is sense or ability of soft skills that also need to hone, because One's success is the manifestation of his relationship with God. It is obligatory to be owned by any banking student because by the existence of an Insani banking is willing to run Sharia, when an Insani willing to run Sharia, there will be an Akhlakul karimah (good moral). If born well, then the process of giving financing to customers will be based on the blessing to help others, not just make a profit.

In the central cluster of information systems, there are two alternative long-term strategies for developing information systems integration and early detection systems. Referring to the problem should be the software that connects the customer with the bank so that every transaction movement that is in the customer can be monitored directly by the bank. Because according to experts, customers tend not to want to the business institution conditions/projects to the bank.

From the banking side, the software is beneficial to determine the object for the ideal outcome and monitor the movement of the project/business, so that the bank has a control mechanism for the customer's business/project. With the system, the risks that may occur can be detected early so that the loss impact is not too significant.

On the primary cluster reinventing the organization, this aspect has three alternative policies, namely purification of the Akad, repair of SOP, and the assistant AO. The bank, as a significant financial institution should implement the refreshment or revitalizing role per section to create an increase in effectiveness, efficiency and Insani ability to innovate so as not to make The same error repeatedly.

4) The short term Cluster strategy

Cluster Short-term strategy to downgrade the NPF. First, refer to the NPF calculation formula where Rumunnya is the number of doubtful accounts (Col. 3, 4, 5) divided by the total financing given. The logic, the larger the number of dividers the result is deficient. In this case, more and more financing is given then the smaller its NPF value.

Secondly, the monitoring effort in a way is made by PT. XXX KCS Bekasi who currently is a visitation to the customer's project/business in order to see the suitability development of the customer's business between reports with its realization.

Thirdly, financing restructuring is a bank's effort in collecting problematic financing. It is usually done by sending a letter of warning 1 when the rider's detection of instalment payment is when entering the Collectibility 2, which the customer delinquent more than 90 days. If after 7 – 14 working days There is no good i'tikad from the customer to pay or just respond to a letter from the bank, then the warning letter is appointed as a warning letter 2, warning letter 3, to SOMASI. SOMASI is a call letter with a strike to the customer regarding the loan arrears. The customer is asked to come to the office and discuss with the commercial unit before being taken follow-up financing his problem. If after the discussion also did not find the bright point, then the next step is to find investors to take over the project or direct execution of collateral.

4.1.3 Profile Respondents

According to Ascarya (2006:34), there are no requirements for the number of respondents used for validation. Terms of valid respondents are those who are experts in their field. Therefore, the respondents chosen in this research are sharia banking practitioners who are every day engaged in the sharia banking world. There are two respondents as representatives of the sharia banking industry, and one respondent represents the academic world. In order to obtain the primary data on the sharia banking world of experts and practitioners against problems affecting the Non-Performing Financing of the sharia bank, the "pairwise comparisons" questionnaire was modified into a questionnaire Make it easier for respondents to fill in questionnaires. Once the rating questionnaire is filled, subsequent questionnaires are converted into pairwise form comparisons when entering data into software Superdecisions 2.10.

4.1.4 Data Processing

Data processing is done using software Superdecisions 2.10, which can be downloaded free from the website www.superdecisions.com. In this website, two versions can be downloaded namely V 2.10 and V 3.2 which can both be installed on MAC and Windows PC platforms with low resolution or high resolution (HD Resolution) depending on the PC used.

In data processing, some stages are performed to synthesize results. The first stage is the creation of the framework. The second stage is the creation of the Pairwise Comparisons questionnaire. Next, the third stage is to test the consistency and Synthesizing results. Finally, the last step is to determine the priority aspect of the problem, long-term strategy and short-term strategy option conducted by PT. XXX KCS Bekasi.

(1) Framework Making

The previously compiled Design framework was moved into a research model conducted using Superdecisions software. In Figure 4.2, it presented the form of a Framework that has been formed based on the form of framework confirmed by respondents.

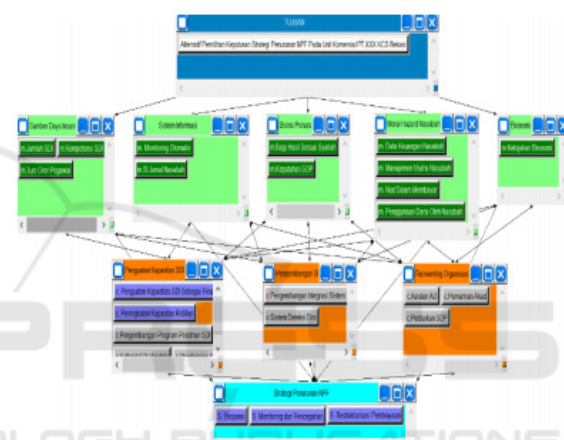


Figure 4.2: Framework on Superdecisions (Source: Processed Data using Superdecisions)

Kuesioner is done automatically through software super decisions 2.10 in its implementation, the "pairwise comparisons" questionnaire was modified using a rating card system to shorten the number of questions produced of the model formed. The interview is done to the respondents using rating system cards. After the result is obtained, the data is entered into the software Superdecisions 2.10 as presented in Figure 4.3

Graphical Verbal Matrix Questionnaire Direct											
Comparisons wrt "Alternatif Pemilihan Keputusan Strategi P t Komersial PT XXX KCS Bekasi" node in "Moral Hazard Nas											
1. m. Data Keuangan	>=0.5	0	0	7	6	5	4	3	2	1	0
2. m. Data Keuangan	>=0.5	0	0	7	6	5	4	3	2	1	0
3. m. Data Keuangan	>=0.5	0	0	7	6	5	4	3	2	1	0
4. m. Manajemen Us	>=0.5	0	0	7	6	5	4	3	2	1	0
5. m. Manajemen Us	>=0.5	0	0	7	6	5	4	3	2	1	0
6. m. Niat Dalam M	>=0.5	0	0	7	6	5	4	3	2	1	0

Figure 4.3: Kuesioner Pairwise Comparisons (Source: Processed Data using Superdecisions)

According to Thomas L. Saaty must be ensured the level of inconsistency should be below 10% or 0.1 when the respondent's response level is above 10%, it can be said that the expert answers are not valid due to various matters. The value of inconsistency index through SUPERDECISIONSS software can directly be known when entering data as presented in Figure 4.4 below, in the table below the inconsistency value of 0.043, which means less than 0.1 (10%) Which means that the respondent's answer is consistent or valid.

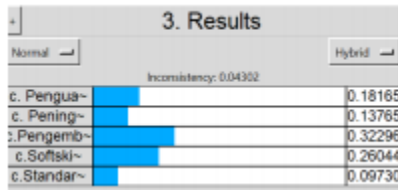


Figure 4.4: Inconsistency Index's Value (Source: Processed Data using Superdecisions)

(2) Syntheses Results

After all the numbers entered, it can be drawn the synthesis of the result so that it will produce a sequence of priorities of the essential aspects of NPF problems, the priority of alternative strategies to reduce NPF PT. XXX KCS Bekasi.



Chart 4.1: Analysis of overall aspects (Source: Processed Data using Superdecisions)

Table 4.3: Syntheses Results

Name	Normalized By Cluster	Limiting
c.Pengembangan Integrasi Sistem Informasi	0.64359	0.131293
c.Sistem Deteksi Dini	0.35641	0.072709
c.Pengembangan Program Pelatihan SDI	0.37439	0.064103
c.Perbaikan SOP	0.49281	0.055561
c.Softskill SDI (Akidah)	0.23885	0.040896
c.Pemurnian Akad	0.3051	0.034429
c. Peningkatan Kapasitas RisMan	0.13799	0.023627
c.Asisten AO	0.20387	0.022758
c. Penguatan Kapasitas SDI Sebagai Financial Advisor	0.12866	0.022039
c.Standarisasi Kompetensi SDI	0.12012	0.020567
m. Monitoring Otomatis	0.64394	0.063646
m. Kompetensi SDI	0.48964	0.042388
m. Bagi Hasil Sesuai Syariah	0.51519	0.036622
m. Si Jurnal Nasabah	0.35806	0.0255
m. Kepatuhan SOP	0.4841	0.034364
m. Kebijakan Ekonomi	1	0.033995
m. Pengurusan Dana Oleh Nasabah	0.38894	0.033027
m. Turn Over Pegawai	0.31698	0.027441
m. Data Keuangan Nasabah	0.24513	0.020825
m. Manajemen Usaha Nasabah	0.22356	0.018994
m. Jumlah SDI	0.19338	0.016741
m. Niat Dalam Membayar	0.14237	0.012089
S. Restrukturisasi Pembayaran	0.39989	0.054556
S. Ekspansi	0.3466	0.047286
S. Monitoring dan Pengawasan	0.25351	0.034586

The Limiting value is a priority value on any single Cluster that is worth one or one hundred percent if it counts in a single Cluster, while the Normalized by Cluster value is the priority value of all priority issues and alternatives Cluster policies. In this study used the Normalized by Cluster value because essentially the order of precedence over alternative options on a single Cluster would result in the same order either using Normalized by Cluster values or by using the value of the limiting

4.2 Combined Research

4.2.1 Aspects of the Problem

All aspects are combined into one without being grouped into each cluster. Based on the priority score is known that the aspect of the problem that is the leading cause of BPF PT. XXX KCS Bekasi is automatic monitoring, competency of SDI, Shariah-compliant outcomes and customer journal information System. Of the four main priorities, there are two aspects related to information system, namely automation system and customer journal information System. Once converted into chart form can be seen based on Chart 4.1. The automatic aspect of the system has a high priority value of 0.06 while the second priority of SDI competence has a priority value of 0.04.

The billing process as a financing monitoring issue is constrained because of the still manual monitoring system, the use of MS Excel is not yet able to assist the billing process, based on the paper Creation warning letter published by PT. XXX KCS

Bekasi in 2018. Twenty-nine warning letters accumulated on one date. It shows less effective monitoring process. Based on the results of FGD, the automatic monitoring and early detection system are required by the commercial unit concerning the NPF reduction strategy at PT. XXX KCS Bekasi. The absence of a reliable monitoring system, according to the speakers and in the discussion above can be categorized as a moral hazard conducted from the banking side, because it allows the customer to make delays in payment or even Other acts that harm the bank itself.

Seen from the size of customers who entered the category in the problem financing from 137 accounts there are 49 accounts or there are 35% problem financing, the amount of accounts that are included in the problem financing category is one of the factors The NPF’s high value. According to the FGD, the high number of problem financing showed that the implementation of the eligibility assessment system for debtor does not go well, it indicates the need for increased competency From the commercial unit in determining the prospective debtor, especially in the application of prudence principles, the accuracy of the capacity of prospective debtors and competencies in determining the proper agreement for the financing process

4.2.2 Alternative Aspects of a Long-term Strategy

Based on the value of the priorities that have been changed into chart form, the long-term alternative is the most priority and influential in reducing the long-term NPF value is to develop information system integration, visible from the value. The highest priority is 0.13, while the other policy is still related to the information system of an early detection system of 0.07 and followed by a policy of the development of the SDI training program of 0.064.

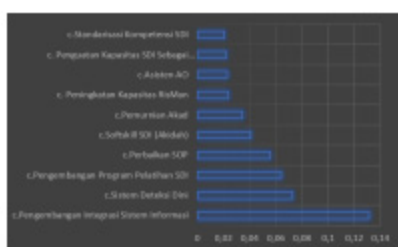


Chart 4.2: Analysis of long-term strategy priorities (Source: Processed Data using Superdecisions)

The policy of development of information system integration has a very high value of 0.13; this in

accordance with the main aspects of the problem is the absence of the monitoring system. Experts in this study believed the integrated information system is a strategy that needs to be taken, especially with the growing use of information technology in various fields at this time. With the advancement of technology, especially the use of big data, will help the commercial unit effectively in conducting the feasibility assessment of potential debtors, monitoring and evaluation of financing and integration of other operations will reduce the Morale hazard (either due to weakness Not good) from the customer’s side. Then the second policy is the preparation and implementation of the early detection system of the problematic financing, can be generated from the data generated by the integrated information system.

The next long-term strategy is the development of an Insani resource training program, the growth of information systems in terms of hardware, namely the use of mobile devices to the application of IoT (Internet of Things), then accompanied by Integrated software creation that is able to process big data into a piece of information, will be wasted if not accompanied by the readiness of the brain are of its insanitation. The improvement of competence related to the presence of the 4.0 industrial Revolution, especially the use of big data in the decision-making process of prospective customers, will change the technique and way of determination of prospective customers to be more productive and efficient, all new techniques and methods, become the new competence that must be owned by the human resource PT. XXX KCS Bekasi, this is the basis that the SDI training program should be developed in accordance with the development of technology and the system Integrated.

Changes in methods and techniques complete the process of financing realization because the implementation of integrated systems will implication on the inception of work procedures and instructions so that the SOP repair will be essential and become a fourth alternative strategy To be considered by PT. XXX KCS Bekasi.

Then the fifth alternative policy is not less important is the improvement of the employee Softskill especially in the field of creed, because PT XXX is the banking that implements the sharia system in its operational, then the implementation of Sharia started from Spirit Ubudiyah or worship, the main principle of Sharia not only seeks only profit but also worship especially the application of Tabaru principles or please help.

4.2.3 Alternative Aspects of Short-term Strategy

In the alternative selection of short-term strategies for decreasing NPF at PT. XXX KCS Bekasi, it was seen on Chart 4.3 that the restructuring strategy of financing became the main choice followed by the financing expansion strategy. Chart 4.3

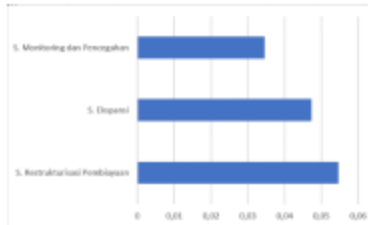


Chart 4.3: Analysis of short-term strategy priorities (Source: Processed Data using Superdecisions)

The aspect of the financing restructuring in the short-term strategy of decreasing NPF value in the ANP framework has the highest priority value of 0.054, indicating that PT. XXX KCS Bekasi has an emphasis on the rescue efforts through restructuring Financing compared to other strategies. This effort is in accordance with the principle of credit completion in Sharia review, where the sharia principle further emphasizes the problem of settlement of problematic financing with deliberation first through financing restructuring efforts. In general, efforts to address problematic financing can be made with preventive (preventive) and curative (treatment) efforts.

PT. XXX KCS Bekasi in handling the problem has two main approaches: Stay strategy and exit strategy. The Stay strategy is the primary strategy undertaken by PT. XXX KCS Bekasi is a strategy whereby banks still want to maintain business relationships with customers in the context of long-term time. This strategy is commonly referred to as a cooperative strategy. The efforts associated with the implementation of this strategy begin with the process, reconditioning and restructuring.

The second strategy used by PT XX KCS Bekasi is the exit strategy, which is a strategy where the bank does not want to continue the business relationship with the customer, in a long time unless other factors strongly support the possibility of improvement of customer condition. This strategy is done through write off action, such as the auction through bank management (IPIH Fitriani, 2018). Based on interviews conducted with the speakers, the option of write off action is the last option of handling problematic financing in PT. XXX KCS Bekasi.

Curative or rescue stage and the completion of the problem financing, in PT. XXX KCS Bekasi has the same SOP with other branch offices because the general SOP is compiled by PT XXX Center, with attention to Compliance risk related to financing. Identify the problem financing that occurred in PT. XXX KCS Bekasi seen from customers who are late making payment. The effort then is to contact the customer by phone to remind the payment process, or to make direct billing to the customer's place. However, in reality, this effort is hard to do because the number of accounts on the commercial unit is too much not comparable to the amount of its resource insanitation.

The process of handling problematic financing, in PT XXX KCS Bekasi, is preferable to use a stay strategy or cooperative strategy, if in the billing period, the customer has a good faith to settle the obligations then the execution of the collateral is not Will do. In this case, the party of PT. XXX KCS Bekasi will make a restructuring effort. If in the last day of the opportunity of repayment of obligations, the customer pays off all Kewajibannya PT XXX KCS Bekasi will issue a settlement letter of all liabilities (PSK), so the execution of collateral will not be done.

The effort to rescue the problem financing through a restructuring effort in PT. XXX KCS Bekasi, allowing the customer to make repayment. This effort will give the customer waivers to pay their grants. The number of instalments each month will be smaller when compared to the number of instalments before restructuring attempts. It is hoped that the customer can pay smoothly back its loan until the end of the financing period.

PT will take effort. XXX KCS Bekasi in conducting the first analysis of financing. Based on customer's business prospects and ability to pay according to the projected cash flow, With a detailed explanation of the cause of arrears, their ability to repay after restructuring, the management efficiency review can determine to restructure the need in the organization. Company, repayment schedule after revised, which has been adjusted to the ability to pay customers, details of completeness of documents restructuring. In suppressing the financing process as well, the aspect of the breeding expansion is the second strategy agreed upon by the resource as a proper strategy in reducing the NPF in the short term. According to the resource, by increasing the amount of financing, a realization will be a factor for the NPF value divider.

This strategy is in accordance with the research conducted by Riyadi (Riyadi, Iqbal, & Lauren, 2015)

stating that the amount of credit transmitted negatively affects the bad credit. The higher the credit channelled it will drive the NPL reduction. The results of the study were reinforced by subsequent studies that said LDR had a negative influence on the NPL. Each 1% LDR increase will lower the NPL by 0.0122%. Startegi improves LDR, of course, by encouraging credit distribution. Adding credit distribution lowers the lousy credit and opens opportunities to increase the percentage of credit quality delivered (Soebagio, 2005).

5 CONCLUSION

Based on the discussion of research results can be concluded several things as follows:

1. Three aspects of the problem that affects the height of NPF in PT. XXX KCS Bekasi based on analysis using ANP method is automatic monitoring, competency of human resources, and for sharia yield;
2. PT XXX KCS Bekasi can do the long term alternative strategy to lower the NPF value is to develop information system integration, early detection system and development of human resources training program;
3. Alternative short-term strategy to reduce the value of NPF PT. XXX KCS Bekasi is to conduct financing restructuring and expand the financing expansion to reduce the total NPF.

There are several solutions to the problem that causes NPF PT. XXX KCS Bekasi High, namely:

1. The highest aspect of the problem with the NPF is the automatic monitoring, to solve this problem of strategies that are used in the long-term strategy of creating information systems integration that takes a long time In the process of creating the system, to minimize PT completes the monitoring of problematic financing before the integration of information systems. XXX, commercial units can use cloud-based Office applications such as SharePoint on Office365;
2. On the task of this final work alternative, long-term decline strategy only formulated together with one expert of academics and officials PT. XXX KCS Bekasi Related, then to produce a better formulation need to be formulated with more mature with Involve more than one expert in academics and industry experts;
3. In PT. XXX KCS Bekasi's decision making, it will be analyzed in advance to the financing to be restructured, then there should be a raw SOP in

the assessment of problematic financing or the provision of competence Specific to the human resources in dealing with problematic financing that will be restructured.

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