Analysis Of Non-Performing Loans Handling Strategy Using The 5C Approach at The Regional Public Company (Perumda) Rural Bank (BPR) Bank Gresik

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Abstrak
This study aims to identify the factors contributing to non-performing loans, analyze the roles of internal and external parties in addressing them, and formulate recommendations for improving the handling of non-performing loans at the Regional Public Company (Perumda) Rural Bank (BPR) Bank Gresik. The research employs a qualitative descriptive method, with data collected through interviews, observation, and documentation. The informants include the Head of the Marketing Division, the Head of the Collection Division, Account Officers (AO), and borrowers experiencing credit issues. The study adopts the 5C credit analysis approach, which consists of Character, Capacity, Capital, Collateral, and Condition of Economy. The findings reveal a significant gap between the 5C analysis procedures applied by Perumda BPR Bank Gresik and the actual conditions of borrowers in the field. This gap is especially evident in the aspects of Character and Capacity, which are identified as the main causes of the high Non-Performing Loan (NPL) rate. Internally, the bank's shortcomings include weak credit analysis during feasibility assessments, inadequate evaluation of the borrower's business sector, lack of in-depth information gathering on potential borrowers, and insufficient post-disbursement supervision and monitoring. On the borrower's side, internal factors include poor financial management, business or employment difficulties, and a lack of good faith. External factors affecting both the bank and borrowers include natural disasters, unfavorable economic conditions, and climate change. The handling of non-performing loans is carried out in accordance with established SOP, including giving SP letters 1 to 3, summoning the borrower, somasi, conducting collection, restructuring, and executing collateral withdrawal and auction.

Kata Kunci: Perumda BPR Bank Gresik, Non-Performing Loans (NPL), 5C Analysis, Credit Handling.

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Submission: 10-08-2025
Revision: 28-10-2025
Received: 27-11-2025
Published: 31-12-2025

1. Introduction

The banking sector serves as a key pillar of economic development by acting as a financial intermediary that channels funds from surplus to deficit units. In Indonesia, this function is regulated under Law Number 10 of 1998 concerning Banking, which highlights the importance of maintaining financial system stability. Rural banks (BPR), as regulated by the Financial Services Authority Regulation Number 62/POJK.03/2020, play a critical role in promoting financial inclusion, particularly for micro, small, and medium enterprises (MSMEs) that are underserved by conventional commercial banks.

Perumda BPR Bank Gresik is a regionally owned rural bank that provides savings and credit services to the residents of Gresik Regency. As with many BPRs, lending activities constitute the core income stream for the bank. Therefore, the quality of its credit portfolio is crucial to ensuring long-term financial health. However, over the five-year period from 2020 to 2024, the bank experienced a consistent increase in non-performing loans (NPLs), reflecting weaknesses in credit risk assessment and monitoring.

To illustrate this trend, Table 1 presents the total credit, non-performing loans, and the corresponding NPL ratio for each year from 2020 to 2024 :

Table 1.1 Recap of Non-Performing Loans (NPL) at Perumda BPR Bank Gresik 2020 to 2024)

Year	Total Credit	Total Non-Performing Loans	NPL Ratio
2020	49.289.214.118	2.467.631.857	5,01%
2021	51.131.419.166	4.073.959.275	7,97%
2022	55.010.467.840	4.728.028.416	8,59%
2023	55.834.770.310	4.977.754.484	8,92%
2024	57.100.772.252	4.818.707.351	8,44%

Source : Processed by the author based on the recap of nominative credit reports from 2020 to 2024.

The data show that the bank's NPL ratio increased significantly between 2020 and 2023, peaking at nearly 9%. Although there was a slight decline in 2024, the NPL level remained well above the ideal threshold of 2–3%, indicating an ongoing challenge in maintaining credit quality.

Preliminary interviews suggest that the high NPLs are driven by multiple factors, including inadequate assessment of borrower character and capacity, business failures, layoffs, and insufficient post-disbursement supervision. These issues are closely tied to gaps in the application of the 5C principles (Character, Capacity, Capital, Collateral, and Condition of Economy), which are standard in credit analysis and risk mitigation.

This study aims to analyze how the 5C approach can be effectively used to address the root causes of non-performing loans at Perumda BPR Bank Gresik. Prior research by Wijaya (2019) and Dinar Dwinta Lestari et al. (2022) supports the effectiveness of the 5C framework in evaluating creditworthiness and reducing default risks.

Accordingly, the objectives of this study are as follows:

1. To identify the key factors contributing to the emergence of Non-Performing Loans at Perumda BPR Bank Gresik.
2. To examine the roles of internal and external actors in addressing Non-Performing Loans at Perumda BPR Bank Gresik.
3. To recommend improvements in the handling of Non-Performing Loans at Perumda BPR Bank Gresik.

2. Methods

This study adopts a descriptive qualitative approach to explore and understand the phenomena related to non-performing loans (NPL) management at Perumda BPR Bank Gresik. The qualitative method enables a comprehensive examination of experiences, practices, and perceptions through narrative descriptions (Moleong, 2007). This approach is chosen to gain in-depth insights into how the bank implements strategies for managing NPLs using the 5C framework..

2.1 Research Site and Duration

The research was conducted at the headquarters of Perumda BPR Bank Gresik, located Jl. Basuki Rahmat No. 18, Gresik, East Java, Indonesia. The site was selected due to its strategic location, practical experience in NPL management, and relevance to the study's objectives.

2.2 Data Sources

The study utilized both primary and secondary data sources:

1. Primary data : Obtained through direct observation and in-depth interviews with key informants, including the Head of Marketing, Collection Officers, and Account Officers at the bank and two clients with non-performing loans.
2. Secondary data : Derived from institutional documents such as credit procedures, nominative reports, internal memos, and academic literature (books, journals, and articles) related to credit risk management and the 5C analysis.

2.3 Data Collection Techniques

Three techniques were employed:

1. In-depth Interviews: Conducted with relevant bank personnel and affected borrowers to obtain perspectives on credit analysis practices, risk handling, and NPL resolution.
2. Direct Observation: Researchers observed daily credit management and loan recovery activities to capture real-time operational behavior.
3. Document Analysis: Official documents and archival records were reviewed to triangulate findings and validate internal procedures.

2.4 Research Informants

Informants were selected based on their direct involvement and expertise in credit management. Following Sugiyono (2016), key informants were individuals with comprehensive insight into the NPL phenomenon at the institution, ensuring that data obtained was rich and contextually relevant, including the Head of Marketing, Collection Officers, and Account Officers at the bank and two clients with non-performing loans.

2.5 Data Analysis Method

The study applied the interactive model of Miles, Huberman, and Saldaña (2014), which involves:

1. Data Collection : Gathering data from interviews, observations, and documents.
2. Data Reduction : Filtering and categorizing essential information by themes and patterns.
3. Data Display : Presenting data in narrative and tabular formats to facilitate analysis.
4. Conclusion Drawing and Verification : Interpreting the findings in relation to the research objectives and validating them with supporting evidence.

2.6 Validation Strategy

To ensure the credibility and accuracy of findings, the study employed triangulation techniques:

1. Source Triangulation was used to compare findings from different data sources (interviews, documents, observations).
2. Member Checking was conducted by revisiting informants to confirm the accuracy of the interpreted data.

The data type in this study is qualitative with a descriptive research type. The focus of this study is to develop a business development strategy at UD. Politani using nine elements of the Business Model Canvas supported by a SWOT analysis. In this study, the types of data used are primary and secondary data. Primary data was obtained through observation, interviews, and documentation. Meanwhile, secondary data was obtained from journals, books, and UD. Politani's financial reports in the form of revenue data in 2024. Data collection was carried out through observation, interviews, and documentation. Observations were carried out frankly where the researcher clearly conveyed to the business owner that they were conducting research. Interviews were conducted directly with informants using a structured interview method. Interview topics covered the business model at UD. Politani based on the nine elements of the Business Model Canvas. Documentation was used to record interactions with informants and collect supporting data. Forms of documentation include taking pictures of financial reports, products sold, and business activities at UD. Politani to strengthen the findings.

3. Results and Discussion

3.1 Company Overview

Regional Public Company (Perumda) Rural Bank (BPR) Bank Gresik is a microfinance institution owned by the Gresik Regency Government. Established to support the growth of local economic activities, particularly in the Micro, Small, and Medium Enterprises (MSMEs) sector, the bank operates under the principles of prudence, professionalism, and local community orientation. Perumda BPR Bank Gresik envisions becoming a sound, strong, and trustworthy BPR in improving the community’s welfare through accessible and responsible credit services.

3.2 Credit Products and Disbursement Trends

Perumda BPR Bank Gresik offers a variety of credit products tailored to the financial needs of its community:

1. General Credit. Designed to support working capital, business investment, or personal consumption needs. Acceptable collateral includes vehicle ownership documents (BPKB for motorcycles or cars) and property certificates (SHM/SHGB). The loan tenure can extend up to five years.
2. Overdraft Credit. A revolving, annually reviewed credit facility that allows borrowers to withdraw funds as needed up to a pre-approved limit, offering flexibility in managing cash flow.
3. Demand Loans. A loan product in which the borrower pays monthly interest only, while the principal is repaid in full at the end of the loan term.
4. Civil Servant Loans. A payroll-based loan scheme for government employees and staff of partner institutions, with monthly repayments deducted directly from salaries.
5. Syndicated Credit. A joint loan facility coordinated between multiple BPR (Rural Banks) in East Java, intended to finance large-scale projects that exceed the lending capacity of a single bank.

6. House Water Connection Credit. A partnership program with the local water utility company (PDAM) that provides financing for the installation of household water service connections.

The following table presents the credit disbursement trend over the last five years:

Table 3.1 Disbursement at Perumda BPR Bank Gresik (2020-2024)

Year	Total Credit
2020	49.289.214.118
2021	51.131.419.166
2022	55.010.467.840
2023	55.834.770.310
2024	57.100.772.252

Source: Author's own processing

The data indicates a steady growth in credit distribution, especially in productive and consumptive segments. However, without proper risk mitigation, this trend may lead to a rise in non-performing loans (NPL).

3.3 Credit Disbursement Procedure

The credit disbursement process at Perumda BPR Bank Gresik follows several structured steps:

1. Loan Application : Borrowers complete an application form and submit required documents.
2. Field Survey : Account Officers (AO) conduct interviews and on-site assessments.
3. Feasibility Assessment : Using the 5C credit analysis framework — Character, Capacity, Capital, Collateral, and Condition of Economy.
4. Credit Committee Decision : The loan proposal is evaluated and approved or rejected.
5. Disbursement of Funds : Upon agreement signing and documentation completion.
6. Post Disbursement Monitoring : Conducted within 1–2 months and followed up regularly.

3.4 Credit Granting Principles Using The 5C Approach

Perumda BPR Bank Gresik adopts the 5C credit analysis framework as a core methodology in evaluating loan applications. This framework comprises Character, Capacity, Capital, Collateral, and Condition of Economy, each serving as a distinct pillar for assessing creditworthiness and managing credit risk.

1. Character assessment is conducted through a combination of SLIK (Financial Information Service System) checks, interviews, and community references to evaluate borrower integrity and past credit behavior.
2. Capacity is analyzed by examining business cash flows, income stability, and financial obligations. This helps the bank determine the borrower's actual repayment ability based on either fixed income or entrepreneurial revenue.
3. Capital evaluation focuses on the borrower's financial strength and commitment to their business, measured via financial statements, business duration, and personal investment levels, including asset verification.
4. Collateral is appraised based on legal ownership, asset condition, and market value, with predefined valuation criteria for different asset types, such as land and vehicles, to ensure coverage in case of default.
5. Condition of Economy involves field assessments of the borrower's business environment and macroeconomic context, offering insight into potential external risks that may affect repayment ability.

By applying the 5C principles through both document-based verification and on-site surveys, Perumda BPR Bank Gresik ensures a holistic and prudent credit analysis process. This approach contributes to maintaining credit quality and mitigating the incidence of non-performing loans.

3.5 Root Causes of Non-Performing Loans (NPL)

The study identified various internal and external factors contributing to NPL:

1. Internal Bank Factors :
   a. Weak analysis of business feasibility.
   b. Incomplete borrower profiling, especially regarding character and capacity.
   c. Lack of industry-specific assessment.
   d. Insufficient post-disbursement supervision and monitoring.
2. Internal Borrower Factors :
   a. Poor financial literacy and mismanagement of funds
   b. Operational or employment difficulties.
   c. Lack of willingness or intention to fulfill obligations.
3. External Factors :
   a. Natural disasters and climate change.
   b. Economic downturns (inflation, purchasing power decline).

c. Dependence on seasonal businesses.

3.6 Roles of Internal and External Stakeholders in NPL Handling

1. Internal stakeholders, such as the Head of Marketing, Collection Division, and Account Officers, play a strategic role in both prevention and resolution of NPL through:
   a. Early-stage communication and structured reminders.
   b. Loan restructuring mechanisms.
   c. Regular supervision and site visits.
2. External stakeholders, including notaries, business consultants, local cooperative offices, and village officials, contribute to:
   a. Persuasive mediation and soft collection.
   b. Legal assistance and collateral enforcement.
   c. Entrepreneurial training and business mentoring.

3.7 Gap Analysis Between Bank's Perception and Debtor's Reality

In the credit granting and management process, a significant gap exists between the bank's perception as the credit provider and the actual conditions experienced by the debtor. This perceptual gap is a contributing factor to the emergence of non-performing loans (NPL), as both parties bank and debtor often hold differing views, expectations, and assessments, particularly concerning character, repayment capacity, business condition, collateral, and economic circumstances. These gaps are particularly pronounced in the Character and Capacity aspects both of which are critical in assessing borrower behavior and repayment ability. The following summarizes the identified gaps across the five dimensions of the 5C credit analysis framework:

1. Character : The bank perceives that character assessments are thoroughly conducted through BI Checking, direct interviews, field observations, and community references. However, field findings indicate that these verification processes are not always optimal. Some staff members admitted to shortcomings due to time constraints, lack of in-depth checks, and pressure to meet credit disbursement targets. On the other hand, several debtors were found to have displayed bad intentions from the outset providing false information, misrepresenting their businesses, and avoiding communication after loan disbursement. This indicates a gap between the bank's initial perception of data validity and the debtor's actual post-disbursement behavior and commitment. This finding aligns with Darmawan (2018), who identified poor character assessment mainly due to insufficient informal information as a major cause of NPLs in the microfinance sector.
2. Capacity : The bank claims to assess repayment capacity comprehensively by analyzing income, business turnover, and cash flow. Yet in practice, many debtors struggle to meet repayment obligations due to decreased sales, unexpected expenses, or poor financial management. In some cases, debtors admitted they had not accounted for business risks such as crop failure or market fluctuations, and many used credit for personal consumption rather than for the proposed business purpose. This suggests that the bank relies too heavily on surface-level financial data and does not delve deeply into cash flow projections or stress testing. As noted by Putra (2020), capacity assessments in microcredit often remain administrative in nature, neglecting external factors such as seasonal variability and local competition.
3. Capital : The bank reports that business capital is verified through financial reports and asset surveys. However, loan officers (AO) noted that limited understanding of specific business sectors often results in superficial assessments of business feasibility and capital strength. Debtors with seasonal or highly competitive businesses are often not identified as high-risk borrowers. From the debtor's perspective, the bank is seen as not fully understanding the specific conditions of their enterprises such as fluctuating income cycles in agriculture or trade. This mismatch contributes to a gap in expectations between bank credit policies and the actual business dynamics of borrowers. Amalia and Rahman (2019) similarly found that banks' limited sectoral understanding of MSMEs contributes to credit mismatches.
4. Collateral : The bank asserts that collateral is assessed strictly, based on market value, liquidation value, physical condition, and legal documentation. Additional criteria include asset age limits, such as a maximum of five years for motorcycles and twelve years for cars. Valuation is conservative for example, land without buildings is appraised at only 50% of its market value. Conversely, many debtors feel that their assets, particularly land or business property, are undervalued or not fully considered in determining creditworthiness. In practice, the bank tends to emphasize formal valuation metrics, while ignoring the strategic or economic potential of the collateral such as commercial location value. This indicates a gap in perception: the bank views collateral as a secondary guarantee, whereas debtors regard it as a primary security that should sufficiently support their creditworthiness. Nugroho (2021) emphasized that many MSME borrowers perceive bank collateral valuations as overly conservative and failing to reflect the asset's full economic potential.

5. Condition of Economy : The bank evaluates borrowers' economic conditions through business surveys, home observations, and sectoral resilience assessments. These evaluations are generally micro in scope. However, debtors argue that such assessments are overly simplistic and do not adequately reflect broader macroeconomic realities. Many debtors reported that risks such as climate variability, seasonal shifts, and market competition were not factored into the credit analysis. During crises such as the pandemic, commodity price drops, or natural disasters debtors felt the bank provided little strategic support or risk anticipation. The gap emerges from the bank's static, short-term view of economic conditions at the time of the survey, while debtors experience dynamic, long-term risks. This supports the findings of Sari and Gunawan (2020), who reported that many BPRs in Indonesia adopt overly narrow micro-level assessments that disregard macroeconomic indicators and fail to implement adaptive risk strategies, thereby increasing long-term NPL risk.

Table 3.2. Gap Analysis Between Bank's Perception and Debtor's Reality

5C Element	Ideal Practice	Field Observation	Source
Character	Bi Checking and character interviews	Limited depth and unreliable data	Darmawan (2018)
Capacity	Cashflow and income evaluation	Superficial and lacks validation in informal sectors	Putra (2020)
Capital	Asset strength and liquidity analysis	Static capital review and ignores cash turnover	Amalia & Rahman (2019)
Collateral	Market-based valuation	Conservative liquidation-based appraisal	Nugroho (2021)
Condition of Economy	Macro-micro environment risk analysis	Focused only on borrower's immediate surroundings	Sari & Gunawan (2020)

Source: Author's own processing

This gap indicates a pressing need for refinement in the credit assessment mechanism, particularly by enhancing the contextual and qualitative aspects of 5C implementation. This is crucial for Perumda BPR Bank Gresik in addressing systemic weaknesses and reducing NPL ratios sustainably.

3.8 Recommendations for Improving the Management of Non-Performing Loans

In response to the findings and analysis of both internal and external factors contributing to non-performing loans at Perumda BPR Bank Gresik, a series of short-term and long-term corrective measures are proposed to strengthen credit assessment and recovery processes.

1. Short-Term Improvements
   a. Enhanced Rigor in Feasibility Assessments.
      Credit officers (Account Officers/AOs) must apply the 5C principles (Character, Capacity, Capital, Collateral, and Condition of Economy) in a more in-depth and structured manner.
   b. Implementation of Detailed Character Observation Checklists.
      A standardized checklist should be mandated to ensure completeness of borrower data and references prior to credit approval.
   c. Intensified Post-Disbursement Monitoring.
      AOs should conduct periodic site visits, especially within the first three months post-disbursement, and utilize early warning systems to detect potential defaults.
   d. Internal Awareness Campaigns on Prudent Lending.
      Regular internal communication should emphasize the risks of hastily processed credit approvals in pursuit of disbursement targets.
2. Long-Term Improvements
   a. Regular Training for Account Officers.
      Continuous capacity-building programs should be provided on 5C analysis, sectoral risk assessment, and effective collection techniques.
   b. Strengthening of Integrated Credit Information Systems.
      The bank should enhance its credit information systems to support more robust and data-driven credit analysis.
   c. Establishment of a Dedicated NPL Handling Unit.
      A special team should be created to focus on high-risk loans (classified as Collectibility 3–5), ensuring more focused and aggressive resolution efforts.
   d. Review of Credit Disbursement Targets.

Credit targets should be aligned with risk-based lending principles, and incentives should emphasize portfolio quality over volume.

e. Standardization of NPL Handling SOPs.
The development of a standardized procedure (SOP) for risk assessment and NPL resolution is essential for institutional consistency and governance.

f. Creation of a Risk Mitigation and Restructuring Division.
A dedicated division should be formed to oversee credit risk monitoring and implement tailored restructuring strategies based on borrower profiles.

g. Collaboration with External Stakeholders.
Strategic partnerships with cooperatives, notaries, and business consultants can provide additional support in borrower supervision and recovery processes.

h. Community-Based Financial Education Programs.
Financial literacy initiatives led by qualified personnel can improve borrowers' financial management capabilities and reduce future credit risk.

Based on the research findings, Perumda BPR Bank Gresik can significantly improve its management of Non-Performing Loans (NPLs) by implementing several practical strategies. The bank should first focus on proactive credit risk management. This involves strengthening the feasibility study and borrower profiling processes by implementing more rigorous and standardized procedures for credit analysis, including in-depth verification of financial statements, business plans, and market conditions. Enhancing borrower profiling is crucial to gain a deeper understanding of their financial habits, character, and business resilience, potentially utilizing credit scoring models and predictive analytics for more accurate risk assessment. Furthermore, improving post-disbursement supervision is essential through a more robust and consistent framework involving regular site visits, periodic financial reviews of borrowers, and the development of early warning systems to detect signs of financial distress, leveraging technology for efficient monitoring. Additionally, offering basic financial literacy and business management training to borrowers, especially small and medium enterprises (SMEs), can empower them with better financial skills, improving their ability to manage funds and meet repayment obligations.

Secondly, the bank should prioritize enhanced NPL resolution strategies. Emphasizing early intervention as soon as a loan shows signs of distress is key, with strengthened direct communication channels to understand borrower challenges and explore proactive solutions before a loan becomes fully non-performing. Reviewing and expanding the range of flexible credit restructuring options, such as interest rate adjustments, tenor extensions, or principal rescheduling, tailored to the borrower's specific circumstances, can help find mutually beneficial solutions. Ensuring that Account Officers and the Collection Division are adequately staffed and continuously trained in negotiation, communication, and legal aspects of debt recovery will also improve their effectiveness in handling difficult situations. Lastly, while a last resort, the process for collateral management and liquidation must be streamlined, ensuring efficiency and transparency through clear internal guidelines, legal compliance, and established partnerships with auction houses to maximize recovery values and minimize delays.

Finally, leveraging technology and data analytics will significantly support these efforts. Implementing a comprehensive credit risk management system that integrates data from various sources—loan origination, monitoring, collection, and external economic indicators—can provide real-time insights, automate risk assessments, and generate predictive reports for better decision-making. Utilizing data analytics to identify patterns in NPL occurrences, understand their root causes, and evaluate the effectiveness of different resolution strategies will inform policy adjustments and improve overall risk management practices. By embracing these suggestions, Perumda BPR Bank Gresik can not only mitigate the impact of existing NPLs but also build a more resilient credit portfolio for sustainable growth.

4. Conclusion

Based on the research findings and analysis, this study concludes that the occurrence of non-performing loans (NPLs) at Perumda BPR Bank Gresik is driven by a combination of internal and external factors. Internally, weaknesses in credit analysis during the feasibility study phase, insufficient borrower profiling, and inadequate post-disbursement supervision are the primary contributors. Externally, poor borrower financial management, declining business performance, weak repayment character, natural disasters, and macroeconomic instability further exacerbate the bank's credit risk exposure.

The handling of NPLs involves coordinated roles from both internal and external stakeholders. Internally, the bank has implemented direct communication strategies, regular monitoring, structured collection efforts by Account Officers and the Collection Division, employee training, and collateral management. Externally, collaboration with borrowers includes proactive communication, business recovery initiatives, credit restructuring requests, and additional collateral submission. The NPL resolution process at Perumda BPR Bank Gresik follows a structured escalation mechanism consisting of warning letters (SP 1, 2, and 3), summons, legal notices (somasi), coordinated collection, credit restructuring, collateral repossession, and, when necessary, asset liquidation through auctions. This multi-tiered approach reflects the bank's commitment to resolving problem loans while minimizing financial losses

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