Jurnal Keuangan dan Perbankan (KEBAN)
Vol.2 No.1(Juli-Desember) 2022.Hal.1-6
ISSN 2808-6430 (Online)

Sharia Bank Credit Management In Entrepreneurship
(Pengelolaan Kredit Bank Syariah Dalam Kewirausahaan)

Sutikno Sutikno[1*], Muhamad Suhaemi [2]; Muhammad Irsad Ariffin[3]
[1,2,3]Finance and Banking, Serang Raya University, Indonesia
***Email : sutikno.se.mm@gmail.com**

Abstract

The provision of credit for entrepreneurs is currently a separate issue for Islamic banks because they have a small market segment. How to manage Islamic bank credit to expand the market for entrepreneurs in accordance with government policies in supporting the current recovery. For this reason, banks need to manage existing credit so that avoid the risk of bad credit that will arise in the future. For credit management for bank entrepreneurs, it should look at the income generated by business actors per year, in addition to the type of business that has a high level of buyer interest, the bank must pay attention to it. can find out the level of credit risk that exists so that it provides behavior to existing entrepreneurs.

Key Words : Credit Management; Income; Type Of Business; Risk Level.

Abstract

Pemberian kredit bagi pengusaha saat ini menjadi isu tersendiri bagi bank syariah karena memiliki segmen pasar yang kecil. Bagaimana mengelola kredit bank syariah untuk memperluas pasar bagi pengusaha sesuai dengan kebijakan pemerintah dalam mendukung pemulihan saat ini. Untuk itu, perbankan perlu mengelola kredit yang ada agar terhindar dari risiko kredit macet yang akan timbul di kemudian hari. Untuk pengelolaan kredit bagi pengusaha bank harus melihat pendapatan yang dihasilkan oleh pelaku usaha per tahun, selain jenis usaha yang memiliki tingkat bunga pembeli yang tinggi, bank harus memperhatikannya. dapat mengetahui tingkat risiko kredit yang ada sehingga memberikan perilaku kepada pengusaha yang ada.

Kata Kunci*:* Manajemen Kredit; Pendapatan; jenis usaha; Tingkat Risiko.

I. INTRODUCTION

It is proven that Islamic banks do not yet have the products that entrepreneurs need in accordance with the wishes of their consumers so that credit management is only for upper-class entrepreneurs (Sutikno et al., 2022)).By dividing the existing market segments, it is expected that Islamic bank credit management will improve (Liaanjani & Sutikno, 2021) (Nugroho et al., 2018) The problem faced by Islamic banks today is how to manage existing credits to increase profits and increase the number of new loans in accordance with the needs of the existing entrepreneurial market segment (Sutikno, 2022)] , then banks need to manage credit to be able to expand the reach of credit to existing entrepreneurs (Sutikno & Kuruppuarachchi, 2021) (Rafidah et al., 2016).Credit management for entrepreneurs is very different from credit management for the upper middle class (Lubis et al., 2020). Objectives: In this study, researchers want to know the extent to which Islamic bank credit management is profitable and adds to existing credit ratings in dividing existing entrepreneurial segments. With 200 Islamic bank consumer respondents who are still bound by credit agreements (Sutikno & Irwani Abdullah, 2021).

This study will examine how the management of Islamic bank credit in gaining profits and expanding the credit market for entrepreneurs in the face of existing competition (Marlina & Humairah, 2018)..The benefits of this research are to be used as a reference for both academics and practitioners as a reference on how to manage credit well by Islamic banks in gaining profits and increasing the existing market for small entrepreneurs (Kara, 2013) (Nainggolan, 2017) . Credit management consists of the customer's income earned annually, the type of business being run that is supported by the government, as well as the level of bad credit risk that is currently being faced

II. LITERATURE REVIEW AND RESEARCH MODEL DEVELOPMENT

Lenders seek to manage credit risk by designing measurement tools to measure default risk, then by implementing mitigation strategies to minimize loan losses in the event of a default (Trimulato, T.2016). The 5 Cs of Credit is a helpful framework to better understand credit risk and credit analysis. Credit risk management is a multi-step process, but it can broadly be split into two main categories. Credit risk is measured by lenders using proprietary risk rating tools, which differ by firm or jurisdiction and are based on whether the debtor is a personal or a business borrower. In personal lending, creditors will want to know the borrower’s financial situation – do they have other assets, other liabilities, what is their income (relative to all of their obligations), and how does their credit history look? Personal lending tends to rely on a personal guarantee and collateral. Risk rating a commercial borrower requires a variety of qualitative and quantitative techniques (Nainggolan, 2017). Categories of qualitative risk assessment include; Understanding what’s going on in the business environment and the broader economy, Analyzing the industry in which the borrower operates, Evaluating the business itself – including its competitive advantage(s) and management’s growth strategies, Analyzing and understanding the management team and ownership (if the business is privately owned). Management’s reputation and owner’s personal credit scores will be included in the analysis.

Credit risk, if not mitigated appropriately, can result in loan losses for a lender; the losses adversely affect the profitability of financial services firms. Some examples of strategies that lenders use to mitigate credit risk (and loan loss) include, but are not limited to, Elements of credit structure include the amortization period, the use of (and the quality of) collateral security. Sensitivity analysis is when a lender changes certain variables in the proposed credit structure to see what the borrower’s credit risk would look like if the hypothetical conditions became a reality. Suppose a lender intends to extend credit at a 5% interest rate; they may wish to see what the borrower’s credit metrics look like at 7% or 8%. Strategies include monitoring and understanding what proportion of the total loan book is a particular type of credit or what proportion of total borrowers are a certain risk score (Kara, 2013).

A framework that is commonly employed to help understand, measure, and mitigate credit risk is the 5 Cs of Credit. With commercial borrowers, character describes company management’s

 ISSN 2808-6430 (Online)

reputation and credibility; character also extends to company ownership if it's a private corporation, If it's a personal borrower, what kind of person are they, and do they have a strong credit history (Sutikno & Irwani Abdullah, 2021). Capacity speaks to a borrower's ability to take on and service debt obligations. For both retail and commercial borrowers, various debt service and coverage ratios are used to measure a borrower's capacity, For commercial lenders, this is where understanding the borrower's competitive advantage comes in – since its ability to maintain or grow this advantage will influence the borrower's ability to generate cash flow in the future. Capital is often characterized as a borrower's "wealth" or overall financial strength. Lenders will seek to understand the proportion of debt and equity that support the borrower's asset base, Understanding if a borrower may be able to source alternative funds from elsewhere is also important. Is there a related company that has liquidity (for a business borrower)? Is there a parent or family member that could provide a guarantee for a personal borrower. Collateral security is a very important part of structuring loans to mitigate credit risk. It is critical to understand what assets are worth, where they're located, how easily the title can be transferred, and what appropriate. Conditions refer to the purpose of the credit, extrinsic circumstances, and other forces in the external environment that may create risks or opportunities for a borrower. They can include political or macroeconomic factors, or the stage in the economic cycle. For business borrowers, conditions include industry-specific challenges and social or technological developments that may affect competitive advantage (Lubis et al., 2020).

III. RESEARCH METHODS

The method used in quantitative analysis is proportional sampling by using an existing population of 1000 tangerang branch consumers with business criteria with capital below 100 million rupiah, then a sample of 200 respondents can be obtained. analyzed using data reduction to get to know the desired needs.

IV.RESULTS AND DISCUSSION

This article is obtained from the results of primary data in order to provide a decision for companies on good credit management by looking at the quality of existing credit.

From the data collection that is done by dividing the income, type of business, risk of non-performing to get an idea in managing credit for bank.

Table 1 Credit Data

	Amount	**Percentage**
Income(IDR)		
0-25.000.000	30	15%
25.000.001-50.000.000	25	13%
50.000.001-75.000.000	25	13%
75.000.001-100.000.000	120	60%
Type of Business		
Fashion	45	23%
Craft	67	34%
Food	38	19%

Beverage	50	25%
Risk of Non-Performing		
Current	180	36%
30up	9	5%
60up	9	5%
90up	2	1%

From the table above, it can be seen that;

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2. Income from 0-25,000,000 rupiah with a total of 30 customers has a percentage of about 15% of the current total credit
3. Income from 25,000,001-50,000,000 rupiah with a total of 25 customers has a percentage of about 13% of the current total credit.
4. Income from 50,000,001-75,000,000 rupiah with a total of 25 customers has a percentage of about 13% of the current total credit
5. Income from 75,000,001-100,000,000 rupiah with a total of 120 customers has a percentage of about 60% of the current total credit.
6. The type of business that is currently on the rise has a total of 67 customers with a percentage of 34%, this is due to promotions being carried out by the government to increase the results of crafts produced by the community.
7. The type of business that is currently on the rise has a total of 45 customers with a percentage of 23%, this is due to promotions being carried out by the government to increase the results of fashion produced by the community.
8. The type of business that is currently on the rise has a total of 38 customers with a percentage of 19%, this is due to promotions being carried out by the government to increase the results of food produced by the community.
9. The type of business that is currently on the rise has a total of 50 customers with a percentage of 25%, this is due to promotions being carried out by the government to increase the results of drinks produced by the community.
10. Meanwhile, the level of bad loans only contributes where customers who are in arrears more than 30 days late are only 5% of the total bill.

V. POLICY CONCLUSIONS AND IMPLICATIONS

To maximize credit management, Islamic banks must provide credit by dividing clusters according to income, type of business and risk of non-performing so that the quality of existing credit can be monitored so that it provides benefits for Islamic banks. This has a huge impact on both the company and the government today,. This is in accordance with research conducted by ; (Fadhil, D.2020) (Lestari, R. 2013), (Trimulato, T.2016), (Teruna, D., & Ardiansyah, T, 2021).

Bank credit management for the type of business business can be adjusted to the field with the income obtained to avoid bad credit. The provision of credit must still pay attention to the level of customer ability of the type of business being carried out so that the bank avoids losses due to bad credit. The provision of credit provides certainty that Islamic banks provide credit for small entrepreneurs so that many people are interested in using Islamic bank products, especially those that support entrepreneurial credit.

Acknowleggement
This research was funded by LPPM Serang Raya University

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