



EVALUASI PROSES PENGAJUAN KREDIT DI PT. BPR SINAR MAS PELITA CABANG CIAWI

EVALUATION OF THE CREDIT APPLICATION PROCESS AT PT. BPR SINAR MAS PELITA CIAWI BRANCH

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Abstract

This study aims to examine the credit application procedure at BPR Sinar Mas Pelita Ciawi Branch, identify the challenges encountered during the process, and evaluate the solutions implemented to overcome them. The research uses a descriptive qualitative method with data collected through interviews with bank employees, direct observation during an internship program, and literature review. The findings show that the credit application procedure consists of several stages: application submission, document verification, credit analysis, credit approval, agreement signing, and fund disbursement. Common obstacles include customers' lack of understanding of the procedure and delays in document submission. BPR Sinar Mas Pelita Ciawi Branch has implemented various strategies such as public education through social media and providing a checklist of required documents to applicants. Overall, the credit application process has been carried out effectively and efficiently.

Keywords: BPR Sinar Mas Pelita, Credit Application, Banking Procedure

Abstrak

Penelitian ini bertujuan untuk mengkaji bagaimana prosedur pengajuan kredit dilakukan di BPR Sinar Mas Pelita Cabang Ciawi, mengidentifikasi hambatan yang dihadapi selama proses berlangsung, serta mengevaluasi solusi yang telah diterapkan untuk mengatasinya. Penelitian menggunakan metode kualitatif deskriptif dengan teknik pengumpulan data melalui wawancara langsung dengan pegawai bank, observasi selama kegiatan magang, dan studi literatur. Hasil penelitian menunjukkan bahwa prosedur pengajuan kredit terdiri dari tahapan pengajuan permohonan, verifikasi dokumen, analisis kredit, keputusan kredit, penandatanganan perjanjian, dan pencairan dana. Hambatan yang sering muncul antara lain kurangnya pemahaman nasabah



terhadap prosedur, serta keterlambatan penyampaian dokumen. BPR Sinar Mas Pelita Cabang Ciawi telah menerapkan berbagai strategi seperti edukasi melalui media sosial, dan pemberian daftar periksa dokumen kepada calon debitur untuk memperlancar proses. Secara umum, prosedur pengajuan kredit telah berjalan dengan efektif dan efisien.

Kata Kunci: BPR Sinar Mas Pelita, Pengajuan Kredit, Prosedur Perbankan.

1. INTRODUCTION

The credit application process in financial institutions, especially in Rural Banks (BPR), plays a significant role in supporting local economic stability and growth. BPR Sinar Mas Pelita, Ciawi Branch, as one of the microfinance institutions in Indonesia, holds a strategic role in providing financing access to the public, particularly to micro, small, and medium enterprises (MSMEs). Based on research in West Nusa Tenggara, the distribution of working capital loans by BPRs is proven to be absorbed more quickly into the productive business sector and significantly encourage MSME activities, compared to commercial banks (Artika & Marini, 2023).

Evaluation of loan applicants in BPR also involves personal data analysis, collateral assessment, and business site visits to assess overall repayment capacity (Zhafirah et al., 2024). With a growing number of customers, particularly MSME actors who have limited access to conventional financing, BPR Sinar Mas Pelita Ciawi Branch continues to simplify the credit application process without compromising the prudential principles that serve as the foundation of credit provision. The process of verification and analysis of credit applicants in BPR includes systematic identification, measurement, monitoring, and control of credit risk, as a foundation for maintaining the stability of financial institutions (Mudassir et al., 2020).

For customers, applying for credit at BPR is often considered a critical step in business development efforts or to meet personal needs. However, even though access to credit has become more open, there are several requirements that prospective borrowers must meet in order to obtain credit approval. The stages of applying for credit at BPR include filling out the application form, submitting supporting documents such as KTP, KK, proof of billing, and NPWP, followed by eligibility verification, interviews, field surveys, to scheduling contracts and commitments between applicants and banks before disbursement of funds (Zaharashasi et al., 2025).

Moreover, amidst rapid technological advancements, BPR Sinar Mas Pelita Ciawi Branch has also begun implementing digital systems in several stages of the credit application process to enhance efficiency and transparency. This provides greater convenience for prospective borrowers to apply online, enabling quicker verification and easier monitoring of their application status. This paper aims to conduct an in-depth analysis



of the stages involved in the credit application process at BPR Sinar Mas Pelita Ciawi Branch, from the initial steps to the final decision. This study not only focuses on administrative procedures but also examines the challenges faced by the bank in verifying and analyzing prospective borrowers, as well as how credit granting policies can be aligned with the increasing needs of the community. Through a better understanding of this process, it is expected that solutions can be identified to improve service quality and provide broader financing access to the public, particularly to the MSME sector, which is the backbone of Indonesia's economy.

2. RESEARCH METHOD

This research employs a descriptive qualitative approach, as this method allows the researcher to gain an in-depth understanding of social realities and administrative processes occurring in the field. Descriptive qualitative research on loan procedures in BPR shows that the application process includes interviews, observation, and documentation to understand the interactions between customers, officers, and BPR's internal processes in depth (Divianitasya & Aslamiyah, 2022). The researcher's direct involvement in the field is intended to produce a concrete and consistent depiction of each ongoing process.

Location and Subject Study

This research was conducted at PT. BPR Sinar Mas Pelita, Ciawi Branch, located at Jl. Raya Sukamantri No. 192, Sukamantri, Ciawi District, Tasikmalaya Regency, West Java. This location was selected because the credit application process at PT BPR Sinar Mas Pelita Ciawi Branch still encounters several obstacles, such as incomplete documentation and suboptimal eligibility analysis. Therefore, evaluation and improvement are necessary. Furthermore, this location was chosen due to its accessibility, which facilitates fieldwork, as well as the availability of the necessary data and information for the research.

Data Collection Techniques

The data in this study were collected through three primary methods:

a) Interview

Interview were conducted as a method of data collection through direct questioning with branch leaders, authorized personnel, and other related parties. These interview involved various stakeholders directly engaged in the credit application process, including the branch manager, to gather information on procedures, policies, and obstacles encountered in credit provision.

A semi-structured interview technique was used, where the researcher had a set of core questions while still allowing respondents to share additional relevant information.

b) Direct Observation

Observation was conducted by systematically watching and recording behaviors, events, and phenomena to obtain accurate and objective data. Observations were carried out at BPR



Sinar Mas Pelita, Ciawi Branch, to study the credit application process firsthand. Each stage of the application was carefully observed by the researcher. This method also provided insights into other factors affecting service efficiency and quality, such as the condition of the waiting room or the administrative workflow.

c) Literature Study

A literature study is a method of collecting data aimed at gaining knowledge and understanding of the research topic by reviewing and analyzing relevant literature. This method was used to support field data, including the review of banking documents, academic references, and literature related to credit granting principles and credit risk management. Literature study also served as a foundation for comparing field practices with theoretical frameworks.

By applying these methods, the research is expected to provide a comprehensive understanding of the credit application process, the challenges encountered, and the solutions implemented to enhance the effectiveness of credit services at BPR Sinar Mas Pelita Ciawi Branch.

3. RESULTS AND DISCUSSION

General Overview of BPR Sinar Mas Pelita – Ciawi Branch

BPR Sinar Mas Pelita, Ciawi Branch, is one of the service units of PT BPR Sinar Mas Pelita operating in the Tasikmalaya area. As a non-bank financial institution, this branch plays a crucial role in promoting local economic growth by providing financing targeted at individuals and micro-entrepreneurs. Its services are primarily focused on the informal sector, which generally lacks access to conventional banking systems.

According to the official company website, BPR Sinar Mas Pelita offers a variety of financial services, including savings products, time deposits, and several loan facilities such as working capital credit, consumer credit, and multipurpose loans (BPR Sinar Mas Pelita, 2024). At the Ciawi Branch, most customers are individuals working as market traders, small-scale business owners, and employees with fixed incomes.

The branch adapts its service strategies to the characteristics of the local community— for instance, by engaging through social media, visiting markets, and simplifying service procedures without compromising prudential principles. This makes the Ciawi Branch a vital part of promoting financial inclusion in the region.

Credit Application Procedure

The credit application process at PT BPR Sinar Mas Pelita, Ciawi Branch, begins with the submission of documents by customers who wish to apply for a loan. Prospective borrowers are required to provide several administrative documents as requested by the bank, such as a photocopy of their ID card (KTP), tax identification number (NPWP), business certificate, and recent financial transaction records—either in the form of a bank statement or savings book. Once all required documents are complete, the applicant is asked



to fill out the credit application form provided by the bank. The front office staff will then perform an initial check to ensure all submitted files are complete.

The next step involves a creditworthiness analysis conducted by the credit analyst, who evaluates financial data and the credit history of the prospective borrower. The bank also checks the applicant’s credit record through the Financial Information Service System (SLIK) to ensure there are no outstanding loan arrears. This analysis is based on the bank’s internal policies and standard risk assessment procedures.

To begin the credit application process, prospective borrowers must prepare the following documents:

Personal Identification:

- Photocopy of Identity Card (KTP).
- Photocopy of Family Card (KK).
- Marital Status:
- Photocopy of marriage certificate or other documents indicating marital status (if applicable).

Financial Documents:

- Photocopy of the most recent payslip (usually for the last three months).



Image 1.1 Credit Application Process at BPR Sinar Mas Pelita Ciawi Branch

Challenges in the Credit Application Process

Many customers face difficulties in providing complete and compliant documentation, especially those from MSMEs (Micro, Small, and Medium Enterprises) who often lack well-organized financial statements.

The verification process and risk assessment sometimes face obstacles due to external factors, such as economic instability.

Factors Influencing Credit Approval Decisions

The completeness of documents and a good credit history significantly influence the bank’s decision. During times of economic uncertainty, banks also tend to limit credit



disbursement or tighten requirements.

Feasibility Analysis and Bank Policy

Credit assessment at the bank is conducted using a risk-based approach, which includes evaluating the borrower's income, business continuity, and the potential profitability of their business activities. However, MSME borrowers with potential often encounter barriers due to the lack of solid financial reports.

Obstacles in the Credit Application Process

Several obstacles encountered in the credit application process include:

- a) Disruptions in the SLIK (Financial Information Service System) may result in inaccurate credit evaluations, posing a risk to lending decisions.
- b) Incomplete or non-compliant credit application documents—such as unclear information or failure to meet bank requirements—may necessitate additional time for revisions.
- c) Insufficient or inadequate collateral to cover the credit amount increases the risk of default and may affect the lender's decision to approve the credit.
- d) A borrower's collateral value may be too low to qualify for the desired loan amount.

Solutions Implemented by the Bank

To overcome these challenges, BPR Sinar Mas Pelita – Ciawi Branch has implemented several strategic measures:

a) Solutions for overcoming obstacles in the credit application process:

- Ensuring SLIK data is accurate and up-to-date by conducting regular checks and updates.
- Preparing complete documentation in accordance with lender requirements and verifying its accuracy and validity.
- One of the strategies is to ensure that the provided collateral is equivalent in value to the credit amount, free from legal disputes, and easily liquidated in case of default.
- Lenders often recommend using additional collateral—such as vehicle ownership documents (BPKB) for motorcycles or cars—to supplement the primary collateral, typically in the form of a house ownership certificate.

4. CONCLUSION

Based on the results of this study, although the credit application procedure at PT. BPR Sinar Mas Pelita – Ciawi Branch has been running systematically and effectively, challenges still remain, particularly in terms of customers' understanding of administrative requirements and document completeness. Therefore, efforts to enhance customer education and guidance are necessary.

Moreover, the bank is advised to implement greater flexibility in creditworthiness assessments, especially for MSME borrowers who possess strong financial potential but may not fully meet formal documentation requirements. By doing so, customers can better understand the credit application process and reduce errors resulting from a lack of



understanding, including in preparing complete financial documents. A more efficient credit application process can help improve credit accessibility for business actors and contribute to economic growth, particularly in the Ciawi region.

Hence, the bank must continue to improve service quality and credit accessibility to meet customer needs and enhance customer satisfaction. Through the implementation of appropriate strategies and the enhancement of service quality, PT. BPR Sinar Mas Pelita – Ciawi Branch can strengthen its position as a trustworthy financial institution and better fulfill its customers' needs. Continuous evaluation and improvement are also essential for enhancing both service quality and credit access.

In the effort to improve service quality and credit accessibility, PT. BPR Sinar Mas Pelita – Ciawi Branch must prioritize customer education and guidance, while also applying flexibility in assessing credit eligibility for customers with significant potential. Therefore, the bank needs to continuously innovate and elevate its service standards to meet the increasingly complex and diverse needs of its customers, while enhancing its competitive advantage in the banking industry.

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