



## REVIEW OF THE CREDIT GUNA BHAKTI (KGB) GRANTING PROCEDURE AT BANK BJB KCP MITRA BATIK TASIKMALAYA

### TINJAUAN PROSEDUR PEMBERIAN KREDIT GUNA BHAKTI (KGB) DI BANK BJB KCP MITRA BATIK TASIKMALAYA

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#### Abstract

This study aims to examine the procedures involved in the provision of Kredit Guna Bhakti (KGB) at Bank Bjb KCP Mitra Batik Tasikmalaya, identify the challenges encountered during the process, and evaluate the solutions implemented to address these obstacles. This study uses a qualitative descriptive approach, with data collection methods through interviews with bank staff, direct observation of the credit process, and literature review. Findings reveal that the KGB procedure consists of several key stages: application submission, credit analysis, credit decision, credit agreement, and fund disbursement. However, its implementation faces both internal and external challenges, such as limited credit staff resulting in slower service, and a lack of understanding among prospective borrowers regarding the credit procedure. To address these issues, the bank has prepared appropriate solutions. Overall, the KGB procedure at Bank Bjb KCP Mitra Batik has been carried out effectively and efficiently.

**Keywords:** Bank BJB, Guna Bhakti Credit, Credit Provision Procedure.

#### Abstrak

Penelitian ini bertujuan untuk mengkaji bagaimana proses pemberian Kredit Guna Bhakti (KGB) dilakukan di Bank Bjb KCP Mitra Batik Tasikmalaya, mengidentifikasi hambatan yang muncul selama proses tersebut, serta mengevaluasi solusi yang diterapkan untuk mengatasinya. Penelitian ini menggunakan pendekatan deskriptif kualitatif, dengan metode pengumpulan data melalui wawancara dengan staf bank, observasi langsung terhadap proses pemberian kredit, serta studi pustaka. Temuan menunjukkan bahwa prosedur pemberian Kredit Guna Bhakti (KGB) melibatkan beberapa tahapan utama, antara lain pengajuan, analisis kelayakan, keputusan kredit, penandatanganan perjanjian, dan pencairan dana. Meski demikian, pelaksanaan prosedur ini dihadapkan pada beberapa tantangan, baik



dari internal seperti keterbatasan jumlah petugas kredit yang memperlambat pelayanan, maupun eksternal seperti kurangnya pemahaman debitur terhadap alur pengajuan. Untuk mengatasi hal ini, pihak bank telah merancang solusi yang dinilai mampu memperbaiki kendala tersebut. Secara keseluruhan, pelaksanaan prosedur Kredit Guna Bhakti (KGB) di Bank Bjb KCP Mitra Batik dinilai telah berjalan secara efektif dan efisien.

**Kata Kunci:** Bank BJB, Kredit Guna Bhakti, Prosedur Pemberian Kredit.

## 1. INTRODUCTION

The bank has a very important role important in system economy a country because its function as intermediary finance . Its main role is raise funds from public in form savings , then distribute the funds return to public through giving credit , which aims to For increase welfare life society . Growth economy ideally directed For increase income resident as well as reduce gap related economy with problem social . In the context of this , the bank is functioning as connector between the party that has excess funds and parties who need funds . In practice , banks also participate play a role in guard stability system finance through management risk credit , liquidity and operations in a way be careful . This is done so that the bank remains can operate its function with optimal and guard trust public to system finance national (Dwi Ceysa, 2024) . In its operations , the bank carries out three function main , namely raise funds from community , distribute the funds in form financing or credit , as well as provide various service finance other .

Credit is one of product main in sector banking that plays a role as source main bank income and functioning as instrument For drive 5 economic growth . According to Constitution Number 10 of 1998, credit is provision of money or bill based on agreement loan between the bank and other parties that require borrower For pay return his debt in the time that has passed determined , including interest charged . Credit classified to in various type based on the purpose , one of which is is credit consumptive , namely credit given For fulfil need personal like purchase goods or service (Yasman & Afriyeni, 2019, p. 3)

Bank BJB is one of the development banks areas that play a role in provide service banking for society , including in matter giving credit . This bank offer various product banking , one of them is Credit for Service (KGB), which is product credit intended for consumption for employee earn remain , especially Apparatus State Civil Servants (ASN) and Employees Government with Agreement Work (PPPK). Credit This own system payment automatic through cutting salary , so that considered more safe for banks in matter mitigation risk fail pay (Andini et al., 2024, p . 150).

The phenomenon that occurred in implementation Credit for Community Service (KGB) at Bank Bjb KCP Mitra Batik Tasikmalaya show that Still there is various obstacles faced by candidates debtor and also bank . Many candidates debtors who are still not enough understand to procedure submission Credit for Service (KGB) , especially the new PPPK first time applying loans , In addition , limitations amount bank employee on duty in the process of distribution credit participate become constraint in implementation Credit for Service (KGB).



Problems This demand having the right strategy For increase understanding candidate debtor as well as optimize system service use speed up the application process credit and reduce risk fail pay .

In distributing credit , the bank is obliged For apply principle caution use minimize potential the occurrence credit problematic . One of the the approach used is do analysis credit with referring to the 5C principle , namely *Character* ( character ) , *Capacity* ( ability ) , *Capital* (capital), *Collateral* ( guarantee ) , and *Condition of Economy* ( condition). economy ). Principle This aiming For evaluate eligibility candidate debtor before credit given (Mutiarra, 2023, p. 45) Banks need to ensure that candidate borrower show record footsteps good character and can trusted , ability sufficient financial , adequate capital , appropriate collateral , and consider condition the economy is in progress in progress before agree credit .

Study This intended For analyze How procedure implementation The Credit for Service (KGB) was implemented at Bank Bjb KCP Mitra Batik Tasikmalaya . This study focus on stages submission credit , the requirements that must be met filled with candidates debtors , as well as various obstacles that arise during the implementation process . In addition , research it also explores solutions that can applied For overcome obstacle so that the submission process Credit for Community Service (KGB) can in progress more effective and efficient . From the side academic , results study This expected can become reference For studies advanced about procedure credit in the banking world . In general practical , research This aiming support Bank Bjb KCP Mitra Batik Tasikmalaya in increase quality service Credit for the Service, good from side procedure and resolution strategies the constraints .

## 2. RESEARCH METHOD

Study This apply approach qualitative with method descriptive For to obtain understanding deep related procedure implementation Credit for Service (KGB) at Bank BJB KCP Mitra Batik Tasikmalaya . Approach qualitative Alone is framework methodology that aims understand , explore , and analyze in a way comprehensive various aspect complex in interaction between human . Research qualitative characterized by its reliance on nonnumeric data sources , including interviews , observations , and analysis textual . Descriptive method used For describe in a way systematic and factual regarding the granting process Credit for Service (KGB) and obstacles that occur in the field (Andini et al., 2024, p . 30).

Therefore that , can concluded that method descriptive qualitative is purposeful approach For find truth a object in condition natural . Research This focus on efforts describe and explain facts , characteristics , traits , and connection between element in a way objective and comprehensive .

### Location and Subject Study

Study This conducted at Bank BJB KCP Mitra Batik Tasikmalaya located at Jl. Mitra Batik No. 61C, Cipedes , Cipedes District , Tasikmalaya Regency , West Java 46131. The selection location This based on height request Credit for Community Service (KGB) in the



region , especially for ASN and PPPK. In addition , the location This chosen Because in accordance with placement Studying Work Industry (KKI), so that make it easier writer in do research . Subject study consists of from bank employee on duty in the section service credit .

### Data collection technique

Study This use three method main in data collection , namely interviews , observations , and studies library . Third technique the is procedure systematic and purposeful For obtain relevant data in frame answer question research that has been formulated previously .

#### 1. Interview

Interview is one of frequently used techniques used in study qualitative For collect data in deep from source . This method allow researcher For digging up data deep through communication look at advance (Yusra, 2021, p. 18) . Author do interview direct with *Account Officer* consumer For to obtain information related to the implementation process Credit for Service (KGB) at Bank Bjb KCP Mitra Batik Tasikmalaya , including challenges faced and the strategies used in overcome it .

#### 2. Observation

Observation is one of method common ground used in study qualitative and can applied directly by researchers . At this stage beginning research , engineering This usually started with observation known beginning as *grand tour observation* . The observation method used in form observation or sensing direct to a objects , conditions , situations , processes or behavior (Yusra, 2021, p. 18) . Observation direct done towards the service process credit at the bank for use see procedure giving credit as well as obstacles that occur in the field . The author do observation direct with follow as well as in various activity during Undergoing a College program Work Industry in the section service credit Bank Bjb KCP Mitra Batik Tasikmalaya .

#### 3. Literature review

Literature review is technique data collection with utilise literature , documents official , and references relevant written For support analysis and basis theory study (Ardiansyah, 2023, p. 5) . Supporting data obtained from document official bank, regulations banking , as well as literature related credit banking , including principle caution in giving credit . Literature study This used For understand runway theory related giving credit and regulations governing the credit process in banking (Andini, 2024, p . 34). In the research process this , researcher gather reference from various articles and journals .

With method this , research expected capable give comprehensive understanding about procedure implementation Credit Guna Bhakti, the obstacles faced , and solutions that can applied For increase effectiveness service credit at Bank BJB KCP Mitra Batik Tasikmalaya .

## 3. RESULT AND DISCUSSION

### Company Overview



Bank BJB is one of the public banks owned by The Regional Government of West Java and Banten Provinces operating in Indonesia, with group Customer main consists of from individuals , employees , cooperatives , and various business entities owned by regional (BUMD) and state- owned (BUMN). The West Java Regional Development Bank was established based on PP No. 33/1960 which nationalized NV Denis, a mortgage bank owned by the Dutch in Bandung. The West Java Provincial Government has determined it through Act Notary (1961) and Governor's Decree No. 7/GKDH/BPD/61. Position this bank law confirmed through Regional Regulation ( Perda ) No. 11 of 1972, then updated with Regional Regulation No. 1 of 1978 which stipulates change Name became the West Java Regional Development Bank. Furthermore , in 1992 , its status increase became a Foreign Exchange Commercial Bank. In 1995, its name was changed became Bank Jabar. In 1999 , its status switch from PD to PT. In 2007, the name became Bank Jabar Banten, then in 2010 officially become Bank BJB. Currently , Bank BJB operates 1 office center , 5 regional offices , 65 offices branches , and 841 offices branch helper . In addition , the facilities service banking covers 1,827 electronic terminals , 6 centers UMKM/PESAT services , 18 services priority bjb , 12 units service weekend ( *Weekend Banking* ), 57 ATM machines , and 108 CRM machines .

### **Procedure Giving Credit for Community Service (KGB) at Bank Bjb KCP Mitra Batik Tasikmalaya**

Consumer *Account Officer* at Bank Bjb is staff in charge answer in manage various type credit consumers , such as Credit for Service (KGB), Credit Pre -Retirement Credit (KPPB), and Post-Retirement Credit (KPB), starting from stage disbursement of funds up to settlement loans by customers . One of the type consumer credit offered by Bank Bjb is Guna Bhakti Credit (KGB) (Andini, 2023, p. 34.) . Guna Bhakti Credit (KGB) is one of the form facility loans provided by Bank Bjb to debtors who have income fixed , where is the salary they has distributed through Bank Bjb , and loans This intended For fulfil various need consumptive .

Procedure giving Credit for Service (KGB) which has been determined by Bank Bjb KCP Mitra Batik Tasikmalaya is as following :

#### **1. Submission Credit**

Initial step in submission Credit for Service (KGB) begins when candidate debtor come to Bank Bjb KCP Mitra Batik Tasikmalaya and meet with *Account Officer* consumer For submit application credit as well as do consultation related requirements that must be met fulfilled . *Account Officer* Then will explain terms and conditions submission , including limit maximum loans and terms available time (tenor) . If candidate debtor agree provision and determine amount and the desired loan tenor , then officer will give form KGB submission for filled in . Form the must equipped with document supporters , such as :

- 1) Document of PPPK Appointment Decree (SK PPPK)
- 2) Original Document of Statement Letter Carrying out Tasks (SPMT)





- 3) Original Agreement Document Work
  - 4) Card Employee
  - 5) Original TASPEN Documents
  - 6) Document of CPNS Decree
  - 7) Document of Civil Servant Decree
  - 8) Document of Promotion Decree Group
  - 9) Letter of Decision for Promotion wages periodic
  - 10) Photocopy of the salary ledger that has been legalized
  - 11) Letter of recommendation leader service or agency
  - 12) 2 ( two ) sheets latest passport photo debtor along with husband and wife size 3x4
  - 13) Photocopy Identity card debtor along with husband and wife
  - 14) Photocopy Card Family
  - 15) Photocopy of NPWP
  - 16) Photocopy marriage certificate
  - 17) Photocopy letter death / divorce ( for debtors with status widow / widower )
  - 18) Photocopy information Not yet Marry from sub-district ( for debtors with status Not yet Marry
  - 19) Photocopy book savings .
2. Credit Analysis  
Credit analysis done through a number of steps , including :
    - 1) Listed to in the application list consumer credit .
    - 2) Verifying completeness and authenticity every documents . If all file application complete , the process will continued . However , if file application credit No complete , officer administration credit will give know debtor For quick complete missing documents .
    - 3) Do verification to history credit candidate debtor through *BI Checking* , then all over document condition credit handed over return to *Consumer Account Officer* For done analysis continued .
  3. Credit Decision  
After credit evaluated and limits loan as well as term time has determined , *Account Officer* consumer will submit request agreement credit to KCP leader . If application the approved , then staff administration of funds and services credit will assigned For prepare Notification Letter Document Agreement Credit (SPPK). Next , *Account Officer* will to inform to debtor that submission credit has approved , and arrange time implementation contract credit together staff administration . However , if application rejected , debtor will accept accompanying explanation because rejection in a way detailed .
  4. Agreement Credit  
After receiving confirmation related agreement credit along with timetable contract , debtor required present at the bank for carry out the signing process contract credit



together staff administration . In the stage this , debtor sign all over required documents For disbursement loans , and the signing process done above duty stamp worth Rp. 10,000.

#### 5. Realization Credit

Disbursement credit only can done if debtor has fulfil all over requirements that have been determined , namely :

- 1) Look after all documents requested by the bank and signed Offer Letter Document Credit (SPPK) .
- 2) Do signing to agreement credit and other documents required by the bank as part from the administrative process .

After all condition fulfilled , staff administration credit will request agreement realization credit with to obtain sign hand from officer operational as well as KCP leader . If the approval process Already finished , then disbursement credit will quick handled by staff administration . Funds that have been transferred to account debtor Then can disbursed by the debtor through *teller* and also ATM machine .

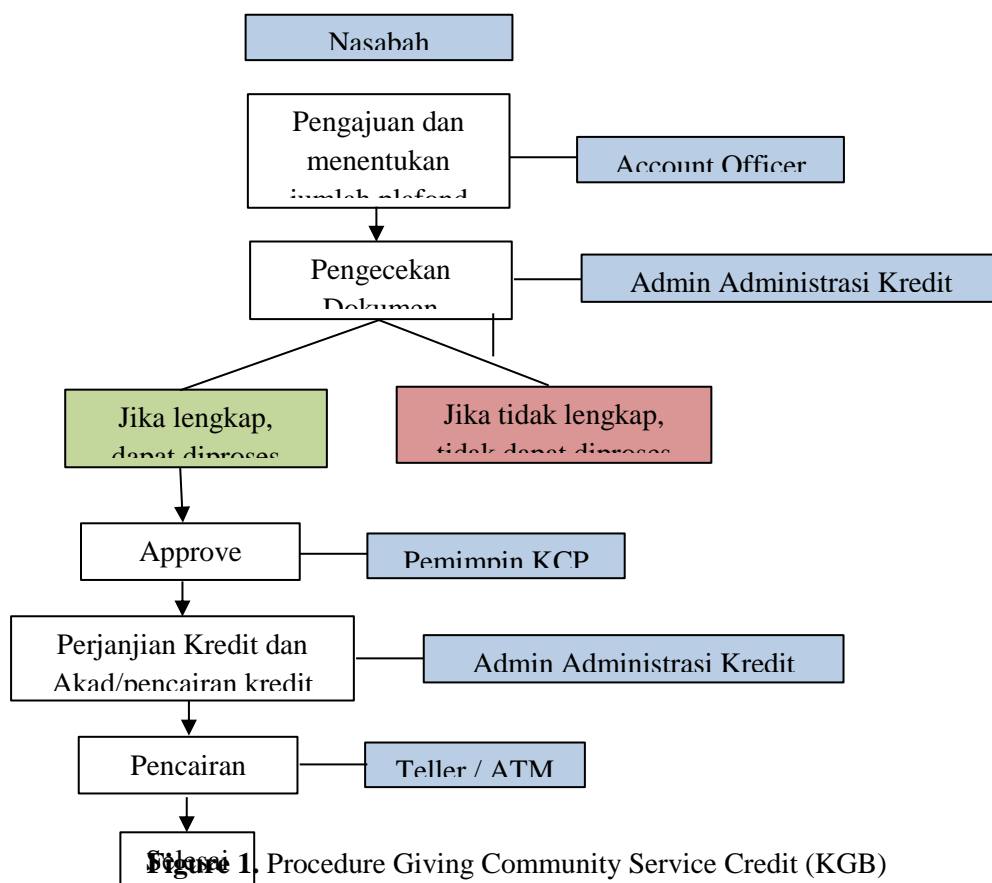


Figure 1. Procedure Giving Community Service Credit (KGB) at Bank Bjb KCP Mitra Batik

### Obstacle in Implementation Giving Credit for Community Service (KGB) at Bank Bjb KCP Mitra Batik Tasikmalaya



1. Amount limited bank staff in handling the Credit Guna Bhakti (KGB) process causes time service credit become longer than should .
2. Difficult prospective debtors complete file or administration submission credit and documents Supporter on the guarantee submitted .
3. Absence partner candidate debtor in the process of contract disbursement credit will cause disbursement credit No can processed .
4. Prospective debtors Still own limited understanding related with stages submission Community Service Credit (KGB).

#### **Solution in Overcome Obstacle Giving Credit for Community Service (KGB) at Bank Bjb, Tasikmalaya Batik Partner Branch Office**

1. For overcome limitations amount officer credit like *Account Officer* and staff administration , Bank Bjb KCP Mitra Batik Tasikmalaya apply solution with accept Vocational school students and students who want to carry out apprenticeship or Practice Work Field (PKL). Participants apprenticeship This generally placed in the service unit credit to be able to help in operate tasks performed by an *Account Officer* consumer and also staff administration credit .
2. One of efforts made by Bank Bjb KCP Mitra Batik Tasikmalaya For overcome problem the is with do inspection repeat to completeness document submission credit . If found existence requirements that have not been met fulfilled , the bank will request candidate Customer For quick complete it , accompanied by with provision of a clear document checklist as guide .
3. Good communication will minimize No presence partner candidate debtor , and provide flexible schedule to candidate debtor so that both can present .
4. One of steps taken by Bank Bjb KCP Mitra Batik to handle lack of understanding candidate debtor is with stage counseling about Credit Guna Bhakti (KGB) via social media , such as *platform WhatsApp* .

#### **4. CONCLUSION**

Through analysis that has been done , author can conclude a number of matter following This :

1. Procedure giving The Credit for Service (KGB) implemented by Bank Bjb KCP Mitra Batik Tasikmalaya Already walk in accordance with standard submission credit started from application credit , decision credit , agreement credit , until realization credit .
2. All over distribution credit contain risks that can occur make it difficult its smoothness . At Bank Bjb KCP Mitra Batik Tasikmalaya , there is a number of constraint in the process of giving Credit for Service (KGB), one of them is limitations amount officer in charge credit , which has an impact on the duration time service . In addition Still There is a number of candidate difficult debtor complete file or administration submission credit and documents Supporter on the guarantee submitted , no presence partner candidate debtor in the process of contract disbursement credit will cause





disbursement credit No can processed , and limited understanding candidate debtor about procedure submission Community Service Credit (KGB).

3. Bank BJB Branch Office of Batik Partners Tasikmalaya offer various solution For overcome constraint in the process of giving credit . For overcome lack power work , bank routine accept students and students For carry out Practice Work Field (PKL) or internship , which will help officer credit in manage services , so that the process of providing credit Can more efficient . In terms of candidate debtor Not yet complete document submission and files guarantee , the bank provides *checklist* clear document as guide . If the couple candidate debtor No can present , then timetable flexible will given so that both of them Can come . In addition , the use of overcome lack of understanding candidate Customer related procedure submission Credit for Community Service (KGB), socialization done via social media like *WhatsApp* .

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