



REVIEW OF THE HOME OWNERSHIP LOAN (KPR) PROCEDURE AT BANK BTN KC TASIKMALAYA

TINJAUAN PROSEDUR PEMBERIAN KREDIT PEMILIKAN RUMAH (KPR) DI BANK BTN KC TASIKMALAYA

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Abstract

This study aims to review the mortgage lending process in a bank, focusing on procedures, requirements, and challenges faced by both the bank and customers. The research background is based on the author's internship experience at the bank, providing an opportunity to gain in-depth insights into the mortgage approval mechanism from a practical perspective. This study employs a qualitative method, utilizing interviews with bank employees involved in the mortgage application process and literature studies related to banking policies. The findings reveal that mortgage approval involves a comprehensive evaluation of the borrower's financial capability, including credit analysis and compliance with banking regulations. Additionally, several challenges were identified, such as the lengthy administrative process and credit risk factors that the bank must consider. The conclusion of this study emphasizes that mortgage lending requires a balance between the bank's interests and customer needs, necessitating innovations in procedures and service optimization to improve process efficiency.

Keywords: Mortgage, banking, credit evaluation, credit risk, administrative process.



Abstrak

Penelitian ini bertujuan untuk meninjau proses pemberian Kredit Pemilikan Rumah (KPR) di salah satu bank, dengan fokus pada prosedur, persyaratan, serta tantangan yang dihadapi oleh pihak bank dan nasabah. Latar belakang penelitian ini didasarkan pada pengalaman penulis yang melakukan magang di bank tersebut, sehingga memberikan kesempatan untuk memahami lebih dalam mekanisme pemberian KPR dari perspektif praktis. Penelitian ini menggunakan metode kualitatif dengan pendekatan wawancara kepada pegawai bank yang terlibat dalam proses pengajuan KPR serta studi literatur terkait kebijakan perbankan. Hasil penelitian menunjukkan bahwa proses persetujuan KPR melibatkan evaluasi menyeluruh terhadap kemampuan finansial calon debitur, termasuk analisis kredit dan kepatuhan terhadap regulasi perbankan. Selain itu, ditemukan beberapa kendala seperti lamanya proses administrasi serta faktor risiko kredit yang harus dipertimbangkan oleh pihak bank. Kesimpulan dari penelitian ini menegaskan bahwa pemberian KPR membutuhkan keseimbangan antara kepentingan bank dan kebutuhan nasabah, sehingga diperlukan inovasi dalam prosedur serta optimalisasi pelayanan untuk meningkatkan efisiensi proses.

Kata Kunci: Kredit Pemilikan Rumah, perbankan, evaluasi kredit, risiko kredit, proses administrasi.

1. INTRODUCTION

Credit Home Ownership (KPR) is a banking product that aims to help society in having residence with scheme more affordable financing. KPR has become a solution for many individuals who want to own a home without having to pay cash in one go time (Audina, 2023, pp. 170-196). This product offers various conveniences, such as long tenors, interest rates flower competitive, as well as relatively easier requirements compared to with other loans (Fauzan Takalamingan, Saerang, & Kalalo, 2018, pp. 830-840). Therefore, many banking, especially the State Savings Bank (BTN), which is developing mortgage procedures for use increase accessibility for the community.

As a bank that focuses on the sector financing housing, BTN has role strategic in supporting the home ownership program in Indonesia. This bank offers various types of mortgages, including subsidized and *non* - subsidized mortgages, in order to reach various levels of society (Muttaqin, Farida, & Sukarman, 2023, pp. 134-151). In addition, BTN has policies and procedures separately in the mortgage granting process which includes application stages, analysis credit, approval, disbursement of funds, to monitoring payments by customers (Angelica Gunawan, 2024, pp. 97-100).

In implementation granting of mortgages, there are various factors that influence decision banking in approving or rejecting application credit. Factors the covering record footsteps credit candidate debtor, income remain, and mark collateral that is guaranteed (Salsabila Ganthari, et all, 2019, pp. 51-66). In addition, macroeconomic policies, such as ethnic group flower references and regulations of the Financial Services Authority (OJK), also participate



play a role in determining KPR terms and conditions (Sa'diah, Syarif, & Azhar, 2024, pp. 361-370)

As the number increases request public to home ownership , BTN continues do innovation in mortgage procedures for increase efficiency and effectiveness . Digitalization of banking services is one of the main strategies implemented, including in online mortgage applications and system evaluation Technology-based credit (Audina, 2023, pp. 170-196) . With this digitalization , it is hoped that the verification and approval process credit can run faster and more transparently .

Despite having Lots benefits , providing mortgages also faces various challenges , one of which is risk credit traffic jams that can impact stability bank finance . Therefore , BTN implements a mitigation strategy risk through restructuring policies credit and regular monitoring of Customer payment performance (Muttaqin, Farida, & Sukarman, 2023, pp. 134-151) . With these preventive measures , it is hoped that the number of problematic loans can minimized so that the bank remains can operate its function well .

procedural and policy aspects , social and economic factors also have an influence. to effectiveness KPR provision . Ability society in fulfilling obligation credit is very dependent on conditions economy , level inflation , as well as stability household income (Angelica Gunawan, 2024, pp. 97-100) . Therefore , banks need to do analysis comprehensive to profile candidate debtor use ensure the continuity of credit payments .

Based on description The KPR provision procedure at Bank BTN KC Tasikmalaya is designed to ensure customer eligibility . at a time minimize risk credit stuck , so it needs to be studied more deeply to understand its effectiveness .

The mortgage application process involves various stages , starting from document collection , verification, to creditworthiness analysis . Results of interviews with BTN Bank KC Tasikmalaya employees showed that there are two ways to apply for a mortgage, namely through the bank or directly to the developer. However , the obstacle like incomplete documents and rejection credit is often experienced customers , especially for entrepreneurs whose verification process is more complex. The purpose of this study is to review procedure provision of KPR at Bank BTN KC Tasikmalaya and identify factor inhibitors in the process.

At Bank BTN KC Tasikmalaya, the KPR procedures include: BI Checking , document verification, and property feasibility survey . Customers are required prepare documents such as ID cards, pay slips, and collateral certificates . However , based on interviews, the obstacles the main thing faced is length of verification process and discrepancies in employment data , especially for customers entrepreneurship . In addition, government policies such as subsidized mortgage rules also affect procedures implemented by the bank.

The purpose of this research is to provide recommendations for improving mortgage procedures to make them more efficient and customer *-friendly* . understand obstacles such as delay disbursement of funds or rejection credit , Bank BTN KC Tasikmalaya can devise strategies to minimize risk and increase customer satisfaction . This research can also become a reference for other banks in improving their mortgage services



2. RESEARCH METHOD

The research method used in this research is a qualitative method. Qualitative research is an approach that aims to understand social phenomena in depth with interpret the meaning contained in social interactions and the data collected (Asep Mulyana, Cory Vidiati, et all, 2024, p. 2) . This method allows researchers to explore individual experience , perspective subject , and social dynamics that occur in a context certain . Data collection techniques used in this study include studies literature , observation , interviews, and documentation.

Types of Qualitative Methods

1. Literature Study

Literature study done with collect and analyze information from various written sources , such as books, scientific journals, research reports, and official documents . This technique aims to understand relevant theories and find research gaps that can be made into basis in this study (Firmansyah D, Dede, 2022, pp. 85-114) . The literature used chosen based on relevance with research topics and validity of the source.

2. Observation

in Person easy observation often also known as method observation . In summary method observation is method data collection with method do recording in a way careful and systematic . If the observation done with while then and no fulfil clear procedures and rules can't be called observation . Observation can nature participatory , where researchers directly involved in the activities of the research subjects , or non-participatory , where the researcher only acts as an observer (Asep Mulyana, Cory Vidiati, et all, 2024, p. 4) .

3. Interview

Interview done to obtain information deep from resource person who has knowledge or experience related to research topics . Interviews can nature structured , semi-structured , or unstructured structured , depending on the research needs . This technique is used to explore understanding , perception, and experience research subjects in more depth (Fiantika, FR et al., 2022, p. 15) .

4. Documentation

Documentation is technique data collection carried out with reviewing various written documents , photos, or recordings that are relevant to the research. This technique is often used as a complement to other methods to strengthen validity of the data obtained (Asep Mulyana, Cory Vidiati, et all, 2024, p. 100)

Location and Subject of Research

This research was conducted at Bank BTN KC Tasikmalaya in order to to study procedure giving Credit Home Ownership (KPR). The research subjects consist of from bank employees involved in the mortgage process and customers who have applied for KPR.



Respondents chosen based on criteria certain so that the data obtained is relevant to the research objectives.

Data Analysis Techniques

Data obtained from studies literature, observations, and interviews were analyzed using a qualitative approach. analysis thematic. The steps used in data analysis include:

1. Data Reduction – Filtering and selecting data that is relevant to the research focus.
2. Presentation – Arranging data in narrative form, tables, or diagrams to make it easier interpretation.
3. Drawing Conclusions – Identifying patterns, themes, and meanings that emerge from the data that has been collected.

With This approach, research is expected can give deeper understanding to the phenomenon being studied as well as produce findings that can be contribute to the development of science in relevant fields.

3. RESULT AND DISCUSSION

Procedure giving Credit Home Ownership (KPR) at Bank BTN Tasikmalaya Branch Office is a series step administrative and analytical work carried out For ensure eligibility debtor in accept facility credit. Based on results interview with the bank, as well as refers to existing theories discussed in study library, found that the process of providing KPR at Bank BTN KC Tasikmalaya covering a number of stages important in line with procedure standard banking national.

1. Mortgage Application Procedure at Bank BTN KC Tasikmalaya

BTN Bank Tasikmalaya Branch Office has special procedures in serving credit applications Home Ownership (KPR). This procedure is designed to ensure that every prospective debtor own ability and eligibility to carry out credit responsibilities within a certain time period long. Based on the results of the interviews that have been done with bank side, the process begins from document submission and application stage credit.

Prospective debtors asked to submit administrative documents such as KTP, NPWP, pay slip, employment certificate, and account newspapers for the last three months. This document becomes base initial assessment in determining identity, income, and stability financial applicant. This step is in line with principle prudential *banking principle* which is commonly used in the banking sector Indonesian banking.

Next, the bank verifies the data provided. Verification is carried out thoroughly to ensure that there are no there is falsified or manipulated data. This stage aims to prevent the occurrence risk problematic credit in the future. A short interview with candidate debtors are also carried out as part of observation character applicant.

Credit worthiness analysis is usually carried out with refers to the 5C principle (*Character, Capacity, Capital, Collateral, and Condition*). Character evaluate integrity candidate debtor, capacity measure ability pay, capital evaluate riches clean, guarantee (*collateral*) check mark collateral, and conditions looking at the economic situation around. Bank BTN KC Tasikmalaya consistently uses this approach to maintain portfolio quality his credit.



This structured procedure becomes important foundation for the smooth running of the mortgage process . With By implementing these steps , banks can minimize risk losses and candidates debtors also feel more confident because all over stages carried out professionally and transparently .

Table 1. Initial Stages of Mortgage Application at Bank BTN KC Tasikmalaya

Stages	Information
Filling Form	Prospective debtors fill out the application form and submit supporting documents .
Document Verification	The bank checks authenticity and completeness of documents.
Interview	Done to get to know character debtors and financing objectives .
5C Analysis	Evaluation of character , capacity , capital , collateral , and conditions .
Initial Approval	If you pass the initial selection , you will proceed to the next stage. <i>appraisal</i> and legality .

2. Survey and Analysis Stage Collateral

After the initial application is received and the candidate debtor rated eligible , the process continues to the next stage survey and analysis collateral . Collateral in the context of mortgage is a house or property that will be purchased with the help of credit funds . Bank BTN KC Tasikmalaya carried out physical survey to the location properties to ensure value and legal status property the .

Field survey be one of the most important stage because from here it is evaluation objective to the market value of the house can be done . If it turns out that the market price of the property not in accordance with the mark the loan applied for , then it will There is adjustment ceiling credit or even rejection . This survey also ensures that the property No be in dispute law or prohibited zone .

In the interview, the bank stated that they use professional appraisal services , both internal and external . *Appraisal* on duty evaluate property objectively and make a written report as an official document assessment . This appraisal value is one of the factor main in determining the amount of the approved mortgage .

In addition to market value , ownership status and legality property is also traced . Certificate of Ownership (SHM), Certificate of Building Use Rights (SHGB), and IMB (Building Permit) Building) is an important document that must be there . The checking process carried out in detail through a notary and the local National Land Agency (BPN) to ensure No There is disabled law .

Activity survey and analysis This collateral shows Bank BTN's seriousness in maintaining principles legality and security credit . This process provides additional confidence for debtors that the house they are purchasing is truly legitimate and legally safe .

Approval and Contract Process Credit

After the stage survey and analysis collateral is completed , the next process is final assessment and approval credit . This stage is internal and involves several *levels* of management within the bank. The final decision will be considering the appraisal results, completeness of documents, and eligibility score of previous analysis . If everything is deemed appropriate, then the bank will issue a Letter of Approval Credit (SPK).



This SPK is an official document stating that the KPR application has been approved . approved with ceiling and certain tenor . In the letter In this section , important details are listed such as the loan amount , payment period, interest rate. the interest charged , as well as estimate installment monthly . Prospective debtors will also given time to read and understand all provisions before proceeding to the stage contract credit .

Contract credit done in front of bank officials and notaries . This is important moment because become proof agreement legitimate between the two sides parties . At the time of the contract , the debtor signing various legal documents like agreement credit , deed guarantees , and letters power to sell at any time debtor default . The bank also explained in detail obligations that must be fulfilled by the debtor during the credit period walk .

The results of the interview revealed that Bank BTN KC Tasikmalaya places great emphasis on openness information to candidate debtor at the time of the contract taking place . This is to avoid misunderstanding or conflict in the future . Debtor given freedom to ask questions , even include family members as witnesses or companions at the time of signing .

With the process of approval and agreement transparent credit , Bank BTN strives to weave long term relationship with its customers . Not only just transaction lending , but also as a partner in achieving the goal of home ownership in a safe and planned manner .

Table 2. Components in a Letter of Approval Credit (SPK)

Component	Information
Ceiling Loan	The amount of mortgage funds approved by the bank based on the results of the analysis .
Credit Tenor	Time period loans , generally between 10–25 years.
Interest rate	Fixed rate or floating rate , <i>depending on bank regulations</i> .
Estimate Installment	Installment amount monthly payments that must be paid by the debtor .
Date of the contract Credit	Official date signing contract credit in advance notaries and bank officials .

4. Fund Disbursement and Credit Monitoring

final stage of the mortgage process is disbursement of funds, which is carried out after the contract credit is completed signed . The bank will transfer funds to account *developer* or home seller according to agreement . This process usually requires 1–3 working days depending on the final verification carried out by the bank and notary .

Once the funds are disbursed , the debtor begins to have obligations make installment payments according to the schedule that has been set determined . Installment The first usually starts the following month after the disbursement . This is where role credit monitoring system becomes important, because the bank must ensure that every debtor pay appropriate time to maintain stability portfolio credit .

BTN Bank KC Tasikmalaya has system reporting integrated monitoring performance credit for each customer . Through this system , the bank can see payment history , delays , and do automatic reminder to debtors who are approaching their due date . If this happens arrears , the bank will contact the debtor and look for a family solution first .

This monitoring is not only carried out systematically , but also involves personal approach . Officer field or customer service can make a home visit or direct call to problematic debtors . This



approach is taken to prevent non-performing loans that can impact the bank's overall *Non-Performing Loan* (NPL) .

With system fast disbursement and strict post-credit monitoring , Bank BTN strives provide a sense of security not only for institutions finance but also for debtors . They feel accompanied and assisted, not only in the application process, but also when facing future credit payment challenges .



Figure 1. Mortgage Credit Monitoring Flow after Fund

Disbursement (*Example image: Flowchart monitoring system taken from Perkim.id as an illustration*)

5. Evaluation and Constraints in KPR Implementation

Every credit process , including Credit Home Ownership (KPR), of course No escape from various challenges and obstacles faced by the bank and customers . Based on the results of interviews with employees of Bank BTN KC Tasikmalaya, several issues were found that often arise during the KPR service process, such as incomplete documents, data discrepancies , and constraints communication with candidate debtor . This often makes the process become delayed , even No rarely results in cancellation of application.

One of factor reason main constraint the is a lack of understanding candidate debtor to procedures and requirements for mortgages. Many of them do not yet have readiness administrative , such as NPWP, pay slip, or work history good credit . The bank has tried its best overcome it with give clear information through brochures and face-to- face consultations, but still just need an approach broader educational .

apart from side customers , from within the bank several challenges were also found , such as dependence on systems that sometimes experiencing technical problems or delays in data input by officers . This affects the length of the validation process, especially at the appraisal and approval stages . Although Thus , the bank continues conduct periodic evaluations to improve SOPs and service systems digitally.

Bank BTN KC Tasikmalaya also routinely monitors ongoing processes and evaluates them . performance from each stage of service. From this evaluation, they can determine new policies to minimize risk and speed up service. One of the innovative policies that has begun to be implemented is system *one day service* for certain types of mortgages that have met the requirements all over condition administrative at the beginning.

Overall , though , There are various obstacles , Bank BTN shows strong commitment in providing the best service for people who want to own a house through KPR facilities. Continuous evaluation



done as well as implementation technology information in service becomes key to improving efficiency and transparency of the mortgage process in the future.

Table 3. General Obstacles and Solution Efforts for Mortgage Loans at Bank BTN KC Tasikmalaya

Constraint	main cause	Solution Efforts by Bank BTN
Incomplete Documents	Lack of understanding debtor to condition	education , informative leaflets , consultations
Long Appraisal Process	Dependence on schedule party third	Scheduling local appraisal review & cooperation
Service System Disruption	Technical problems in the bank's internal systems	maintenance & training IT technician
Income Data Discrepancy	Data not available accurate or not verified	<i>Cross-check</i> with BI <i>Checking</i> and customer HRD
Data Input Delay	Human error by officers in the document input process	Internal audit & new SOP based on digitalization

Based on the results of the discussion from overall KPR stages at Bank BTN KC Tasikmalaya, can it is concluded that the procedure giving credit has running in accordance with applicable operational standards . Starting from from the submission stage to post-credit monitoring , each process prioritizes principle prudence , excellent service and a transparent approach to customers . The interview results support the existence of a structured and open system , although still found a number of constraints of a nature technical and administrative .

This discussion also strengthens theories in previous studies related to procedures banking , risk management , and system -based services information . Compared with studies similar , Bank BTN KC Tasikmalaya shows effort sustainable in improving the quality of services, both through education customers , digitalization of processes, to real time credit monitoring system .

With Thus , it can It is said that Bank BTN does not only act as a lender loans , but also as a partner strategic for the community in realizing decent and affordable housing . Evaluation and innovation Keep going carried out so that the mortgage granting process becomes the more efficient , adaptive , and in accordance with development needs of the times.

Recommendations that can be given include the need for improvement digital education to candidate debtor , optimization the bank's internal IT system , as well as expansion of cooperation with party third like notary and appraisal. With these steps , it is hoped that the mortgage granting process can run faster and more accurately .

This chapter at once close a series of detailed discussions all aspects of the procedure provision of KPR. In the next chapter , it will discussed general conclusions from the research and strategic suggestions that can be applied to improve services in the future.

4. CONCLUSION

Study This aiming For review in a way deep How procedure giving Credit Home Ownership (KPR) is implemented at Bank BTN Tasikmalaya Branch Office , as well as evaluate conformity its implementation with standard operational banking and perception from internal parties . Based on results interview and analysis field , can concluded that the mortgage



process at Bank BTN KC Tasikmalaya has implemented through a series stages structured which includes submission file , selection documents , analysis credit , assessment collateral , up to disbursement of funds. All stages the supported by the system service based on technology and commitment excellent service to candidate debtor .

BTN Bank Branch Office Tasikmalaya show consistency in operate principle prudential banking with put forward verification documents , assessment eligibility candidate debtors , as well as post-credit monitoring system . Services done in a way transparent and informative , with effort improvement education to society so that it can understand every requirements and procedures with more good . Although Thus , some constraint technical and administrative Still found , such as data input delays , lack of understanding Customer to required documents , as well as obstacles in the digital system used .

There are obstacles the No obstruct the bank to Keep going tidy up and do evaluation sustainable . Initiative like development system digitalization , internal training , and strengthening two way communication between officers and candidates debtor become step strategic in minimize potential future obstacles . Innovation service like one day service also started introduced For speed up the process for debtors who fulfill condition administrative in a way complete since beginning .

Research result This strengthen theory in study literature about importance systematic procedure in mortgage services and role active banking in support right public For own place decent living . In general , systems and procedures implemented at Bank BTN KC Tasikmalaya has in accordance with practice recommended banking , with spaces continuous improvement developed .

As a suggestion for future development , it is recommended that the bank carry out digitalization of processes more comprehensive For avoid dependence on manual systems . In addition , banks also need increase activity educational , good via social media and literacy programs finance direct to society , so that understanding candidate debtor towards the KPR process is increasingly optimal. Research furthermore recommended For expand object study to several other branches as comparator , so that can obtained a better picture comprehensive related effectiveness KPR services in the BTN Bank environment national .

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