

Procedure For Granting People's Business Credit In PT. Indonesian People's Bank Tamalate Unit Panakkukang Makassar Branch

Main Nining Hestiwi

University of Muhammadiyah Makassar

nininghestiwi@gmail.com

Article Info	Abstract
Credit Procedure, People's Business Credit	<i>This study aims to describe how the procedure for granting People's Business Credit at PT. Bank Rakyat Indonesia Tamalate Unit Panakkukang Makassar Branch. The type of research used is descriptive qualitative. Data collection techniques used are observation, documentation and interviews. The interview process was carried out with Mantri and KUR customers. The data analysis method used is data reduction, data presentation, data examination and conclusion drawing. The results showed that the procedure for granting People's Business Credit at PT. Bank Rakyat Indonesia Tamalate unit Panakkukang Makassar Branch includes the credit application stage, credit investigation stage, credit decision stage and credit disbursement stage.</i>

1. INTRODUCTION

One of the financial institutions that play an important role in the Indonesian economy is the bank. The institution is used as a place for transactions related to finance. For example, saving demand deposits, savings and time deposits as well as a place to borrow money (credit) for people who need it. Almost all sectors related to Financial activities always require the services of a bank, be it individuals, social institutions or companies.

According to the Law of the Republic of Indonesia No. 10 of 1998 concerning banking, a bank is a business entity that collects funds from the public in the form of savings and distributes them to the public in the form of loans or other forms in order to improve the standard of living of the community in general.

Banks have a very important strategic role in supporting national economic development. As a financial services institution, one of the real functions of banks is to channel funds through micro, small and medium enterprises to people who need business capital. The bank's source of income comes from lending. This is because most of the operational funds are diverted in the form of credit, and if the

activities are successful, so will the bank's business. However, when there are many credit defaults, this can affect the bank's operations.

The public is very interested in the opportunities provided by banks in the form of loans so that credit distribution in the banking sector can develop quickly. This development is reflected in the emergence of various types of loans issued by banks according to the needs of debtors, such as People's Business Credit, working capital loans, investment loans, housing loans and others.

According to Nugroho (2015: 65), one of the products currently being heavily promoted by the government is the People's Business Credit or commonly called KUR. As one of the financial institutions that are committed to channeling credit, banks have started to offer credit program facilities, namely People's Business Credit (KUR), for example at PT. Bank Rakyat Indonesia which offers one of the loan products and services available to anyone who wants to develop micro, small and medium enterprises, as long as all the requirements provided by the bank have been met by the prospective debtor.

According to Kasmir (2014: 100), to distribute credit to the public there are procedures that must be adhered to, namely as follows: 1) Submission of files; 2) Provision of loan files; 3) First interview; 4) *On the spot* ; 5) Second interview; 6) Credit decisions; 7) Signing of credit contracts/other agreements; 8) Credit realization; 9) Credit disbursement/withdrawal.

Granting credit will pose risks in its implementation. The possibility of credit not running smoothly, especially credit collection and rescue. By granting credit that poses a risk to the bank in the future, such as incomplete files in the credit granting process, or late payments resulting in arrears or various other possibilities. Loans disbursed must also be monitored actively and continuously, including monitoring the fulfillment of credit requirements. With bank monitoring, the problem of declining creditworthiness can be identified, so that banks can immediately take preventive and corrective actions early on so that there is no decline in the creditworthiness of debtors.

The role of lending procedures is very important because it is a defense in

preventing non-performing loans. As a line of defense, the procedure for granting credit must have clarity in both presentation and preparation, if the loan process is not clear, the loan will continue to experience a decline in quality which sometimes escapes management's attention. The bank must apply the procedures for granting credit that have been determined in channeling credit.

Bank Rakyat Indonesia is one of the state-owned banks that distributes People's Business Credit, while the distribution of BRI People's Business Credit until October 2020 has reached Rp. 105.3 trillion or 75.1% of the quota given by the government to the company this year, which is Rp. 140.2 trillion (*Kontan.co.id*, 28 November 2020).

Bank Rakyat Indonesia Tamalate unit is one of the units that disburse People's Business Credit, which has increased considerably, and the number of arrears has decreased from year to year. For more details, the following table presents data on the provision of KUR at PT. Bank Rakyat Indonesia Tamalate Unit Panakkukang Makassar Branch.

Table 1.1
List of People's Business Credit (KUR) at PT. Bank Rakyat Indonesia Tamalate Unit Panakkukang Makassar Branch

Year	KUR distribution	Total Arrears	Growth Percentage
2018	IDR 3,200,000,000	IDR 825,000,000	0.99%
2019	IDR 4,400,000,000	IDR 1,400,000,000	0.68%
2020	IDR 5,200,000,000	IDR 1,393,000,000	0.73%

Source: Bank Rakyat Indonesia Tamalate Unit, 2021

Table 1.1 shows that the total distribution of KUR at PT. Bank Rakyat Indonesia Tamalate Unit Panakkukang Makassar Branch has increased every year. In 2018 the loan amount was Rp. Rp. 3,200,000,000,- while the total arrears is Rp. Rp. 825,000,000, with a growth

percentage of 0.99%. In 2019 the loan amount was Rp. 4,400,000,000, - while the total arrears was Rp. Rp 1,400,000,000,- with a growth percentage of 0.68%. In 2020 the loan amount is Rp. Rp 5,200,000,000, - while the total arrears is Rp 1.393,000,000, - with a growth percentage of 0.73%. Based

on the results of the author's interview with the KUR section, it was obtained data that arrears had an average of 0.5 % . Meanwhile, the average arrears were 0.99 % , 0.68% and 0.73%. This shows that over the limit of arrears that should be an average of 0.5 % .

The results of Gina's research (2020), show that things that can pose a risk of bad credit or the number of customers who are late in providing credit are deviations from existing procedures, bad faith on the part of credit managers, credit supervisors, and administration and weak credit supervision of debtors.

Based on the description that has been stated, the authors are interested in conducting research on the procedures for granting People's Business Credit to the community, by formulating the title: "Procedures for Providing People's Business Credit at PT. Bank Rakyat Indonesia Tamalate Unit Panakkukang Makassar Branch "

2. LITERATURE REVIEW

2.1 Definition of Financial Institution

According to Soemitra (2015: 28), financial institutions are business entities whose assets are mainly in the form of financial assets or receivables (credit) in relation to non-financial or real assets. Financial institutions provide loans/credit to customers and invest them in securities. In addition, financial institutions also provide various financial services, including various types of planned savings, insurance protection, pension funds, payment systems and remittance mechanisms.

According to Mardani (2015: 1), a *financial institution* is a company whose business is engaged in financial services. This means that the activities carried out by this institution will always be related to the financial sector, whether the collection of

public funds and public funds other financial services.

According to the Decree of the Minister of Finance of the Republic of Indonesia No. 792 of 1990 concerning "Financial Institutions", financial institutions are defined as all entities whose activities are in the financial sector, collecting and distributing funds to the public, especially to finance company investments. Although in the regulation financial institutions are prioritized to finance company investments, this regulation does not mean anything limiting the financing activities of financial institutions to corporate investments only.

According to Law No. 14 of 1967 concerning banking principles, what is meant by financial institutions are all entities that through activities in the financial sector withdraw money from the public and channel the money back to the community. Financial institutions extend credit to customers or invest their funds in securities in the financial market (*financial market*) . Financial institutions also offer a variety of financial services ranging from insurance coverage, selling pension plans to storing valuables and providing a mechanism for payment of funds and transfer of funds.

Financial institutions not only carry out activities in the form of corporate investment financing, but have also developed into financing for the consumption, distribution, liquidity, and other service sectors. In general, financial institutions are divided into two types, namely banks and non-banks.

Banks and non-bank financial institutions have the same task, namely collecting funds and allocating funds, the difference lies in the method of collecting funds and distributing funds. Banking financial institutions do this directly or indirectly when collecting funds from the

public. A non-bank financial institution is an institution that can only raise funds indirectly or only through securities, credit or investment. Non-bank financial institutions in Indonesia include the capital market, insurance, pawnshops, *multi finance*, pension funds and others.

2.2 Types of Financial Institutions

The origin of the word "bank" is from the Italian language, namely *banca* which means a place to change money. In general terms, a bank is a financial intermediary institution which is generally established with the authority to accept deposits, lend money, and issue promissory notes, known as *banknotes*. According to Rahmany (2015: 147), the types of financial institutions are divided into two, namely:

a. Bank Financial Institution

A bank financial institution is a business entity that provides banking service facilities for the general public directly, such as deposits, payments, and loans or credits. The division of bank types can be seen based on who is the founder and owner of the most shares of the bank. For example, a government-owned bank is a bank whose deed of incorporation and the bank's capital are wholly owned by the Indonesian government, so that all profits of the bank also belong to the government. An example of one of the banks owned by the Indonesian government is Bank BRI. The main activities of Bank BRI are collecting funds from the public, channeling funds back to the community, and providing other products and services. One of the services offered by Bank BRI is the provision of credit, several types of credit owned by Bank BRI can help the community in alleviating the economy whose interest rate does not burden the community, namely:

1) KTA (Unsecured Loans)

KTA is a loan given to prospective debtors with the source of payment (*repayment*) coming from fixed income or *fixed income* (salary).

2) mortgage

KPR or commonly called Home Ownership Loans are loans for property financing. BRI mortgages require a minimum down payment of 10% with a repayment period of up to 20 years for the purposes of purchasing new, used houses, *refinancing*, construction, renovation, and *take over* / *take over top ups* from other banks.

3) KUR (People's Business Credit)

KUR is a loan aimed at people who have an interest in starting a micro or small business with productive activities. The people's credits offered by BRI consist of:

a) **Micro KUR**

Micro KUR is a working capital loan or investment with a credit limit of up to IDR 25 million per debtor/borrowing customer.

b) **Retail KUR**

KUR is an investment credit or Working Capital Credit given to debtors with profitable and productive activities with a minimum ceiling of Rp. 25 million and a maximum of Rp. 500 million per debtor.

c) **KUR TKI**

KUR TKI is a loan to finance prospective Indonesian workers who will work abroad to work

4) BRI Credit Card

The BRI Credit Card is one of the most widely networked credit cards in Indonesia. With the large number of cards issued, BRI strives to offer a variety of cards to meet the needs of different customers.

5) KKB

KKB is a motor vehicle loan which is a loan given by BRI to own a vehicle. There are two types of vehicle loans at BRI, namely new and used cars, and *refinancing*.

b. Non-bank financial institutions

Banks in Non-Bank Financial Institutions have various types, namely:

- 1) The capital market is a market place for meeting and conducting transactions between fund seekers and investors, whose main instruments are stocks and bonds.
- 2) A money market is a market where money is earned and invested in funds .
- 3) Pegadaian is a financial institution that provides credit facilities with certain collateral. The advantage of pawnshops is that the lender does not question what the money is used for and this is certainly different from the banking world, which must be informed in as much detail as possible about the use of the money given, as well as relatively light sanctions if they cannot pay off within a certain time.
- 4) *Leasing companies* put more emphasis on financing capital goods that their customers want.
- 5) An insurance company is a contractual agreement in which one party is willing to pay the premium and the other party is willing to pay the loss of the other party.
- 6) The factoring company manages receivables with a certain number of responsibilities , depending on the agreement with the creditor (the party who has the receivables).
- 7) Venture capital companies are financed by companies whose activities involve a high level of risk.
- 8) Pension fund is a company whose activities include the administration of

an employer's pension fund in terms of ownership .

3. RESEARCH METHODS

3.1 Data Analysis Techniques

This research technique is descriptive qualitative oriented to analyze more data. According to Siyoto (2015: 98), the author performs several stages of data analysis to obtain the required data, which are as follows.

1. Data reduction Data reduction means summarizing and focusing on the most important and discarding the unnecessary.
2. Data Presentation Data presentation is an activity to produce reports on research results that have been carried out with the desired objectives.
3. Data Check (Data Collation) Data checking is a repetition of checking data in various ways with the aim of improving the data.
4. Conclusion Drawing Conclusion is the final step of a data analysis process. However, in this case the author expresses the results of the conclusions of the overall data obtained. This implementation is intended so that we can collect data by looking for similarities and differences.

4. RESULTS AND DISCUSSION

4.1 Analysis and interpretation

In this study, data were obtained through interviews conducted by researchers in September 2021. In this discussion, the researcher analyzes the description of the results of the research on the procedure for granting People's Business Credit at PT. Bank Rakyat Indonesia Tamalate Unit Panakkukang Makassar Branch.

a. Credit Application Stage

At the credit application stage, it includes submitting a credit application made by the customer, preparing the required documents, recording the credit application and checking the completeness of the application file and filling out the

form provided by the bank. This analysis is in accordance with the theory put forward by Kasmir (2014: 100), which states that credit applicants apply for credit as outlined in a proposal, then attached with other required files. Submission of credit proposals should contain, among others, the following: Company background, aims and objectives, amount of credit and time period, how the applicant returns credit, credit guarantees.

b. Credit Analysis Stage

The Credit Analysis stage is a stage that includes matching personal data of prospective debtors related to credit applications, checking the track records of prospective debtors in terms of credit, direct surveys to the field or the usual with OTS accompanied by interviews with prospective debtors, as well as recapitulating the results of the overall examination. The aim is to analyze whether the prospective debtor is able to repay the loan or not. This analysis is in line with the theory put forward by Aisyah (2020: 57), before extending credit to customers, banks need to evaluate credit to prospective debtors through credit principles, better known as the 5C principle. The purpose of conducting a credit evaluation with the 5C principle is to ensure that the credit provided is of high quality and that the credit provided is in accordance with the customer's needs. And what is important is that the credit provided can be returned by the customer according to the credit period.

c. Credit Decision Stage

The Credit Decision Stage is the stage of whether or not a credit application is approved. At PT. Bank Rakyat Indonesia Tamalate Unit Panakkukang Makassar Branch which gives credit decisions is the Head of the Unit. However, before making a

decision, the Head of Unit is obliged to examine and determine the documents related to loan distribution, whether the documents are still running, valid and with legal provisions. This analysis is in line with the theory put forward by Iskandar (2013: 146), the aspect that is considered in granting credit is the legal aspect, the things that are considered include whether the applicant has complied with the applicable legal regulations to carry out his business activities.

d. Loan Facility Disbursement Stage

Before disbursing credit, the creditor will urge the prospective customer so that the credit request has been agreed upon and is required to come on the date set by the bank to carry out the credit contract. In the credit contract there are agreements that must be signed by the debtor as proof of approval. This analysis is in line with the theory put forward by Hery (2019: 38), as for the elements contained in the provision of credit facilities, namely an agreement between the creditor and the credit recipient which is set forth in an agreement where each party signs their respective rights and obligations. -each. The credit distribution agreement is stated in a credit agreement signed by both parties, namely the bank and the customer.

If the disbursement of the KUR budget is delayed, this is due to the large number of customers who want to become KUR debtors. However, the number of KUR mantri is not proportional to the number of KUR enthusiasts. The length of the KUR disbursement process is due to the application of the principle be careful in distribution funds and compliance with the five principles (5C) in assessing customer conditions. The following are the Five Principles of Assessment (5C) as a result of the author's analysis:

1) Character (Character)

Recognize the characteristics of

prospective debtors, such as their own characteristics, lifestyle, circumstances and family history. The use of the assessment of this character aspect is to find out to what extent the customer's willingness and good faith to complete his obligations in accordance with predetermined provisions. the key, even though the prospective debtor is able to pay off his debt, if he does not good, certain will trouble the bank in the future.

2) *Capacity (Ability to Pay)*

The ability of prospective debtors to run their own business for get desired profit. This assessment is used in order to measure the efforts of prospective debtors in paying off their debts by faster than asset accumulation.

3) *Capital*

Personal funds owned by prospective debtors. The capacity of personal funds is desired by the bank as an indicator of the seriousness and responsibility of the debtor to run his business because he bears the risk business failure.

4) *Collateral (Guarantee)*

Goods are submitted by the debtor to guarantee the credit received, this guarantee assessment includes the type of guarantee, proof of ownership and its legal form. To avoid falsifying proof of ownership, it is therefore necessary to check the legal status of proof of ownership before binding.

5) *Condition of Economy*

Political, social, economic, cultural conditions and situations that will affect future activity of the debtor. The conditions that must be considered are the inflation rate, the exchange rate of the rupiah with foreign currencies, and the condition of social security in the community.

The five previous principles that must attract Mantri's attention are

character issues, because if these principles are not followed, other principles are meaningless, that is rejected. Banks as credit providers must be able in the sense of always keeping promises, always trying and willing to pay debt on time.

The results of this study are similar to the research conducted by Deo Pratama (2019) entitled Procedures for Implementation of People's Business Credit (KUR) at PT. Bank Nagari Padang Branch listed in previous research. The research method used is the same as the method used by researchers, namely the method of qualitative descriptive analysis in the form of interviews. The results showed that in granting credit to prospective debtors, PT. Bank Nagari Siteba Branch using the Analysis method. 5C is *Character, Capacity, Capital, Condition of Economy and Collateral*. This is in accordance with the results of the researcher's interview with the Mantri at BRI Tamalate Unit which shows that before giving credit, it is necessary to pay attention to the 5C analysis. However, the one that gets the most attention from the mantri is the *character*, because if the character analysis is not fulfilled, the application must be rejected. Banks as creditors must believe that prospective debtors are part of people who behave well, in the sense that they always keep their promises.

The results of this study also show similarities with the results of research conducted by Rudi Yasman (2019) entitled Procedures for Providing Credit at PT. People's Credit Bank (BPR) Jorong Kampung Tengah (Jkt) Pariaman Padang Branch. The analytical method used is the same as the method used by the researcher, namely the qualitative descriptive method. The answer to the analysis shows that the procedure for granting credit at PT. BPR Jorong Kampung Tengah begins with an application for a prospective debtor, then the credit officer identifies the prospective

customer data whether it is rejected or accepted, and if the credit application is accepted the bank will consider continuing to analyze the completeness of the prospective customer data, then the bank will directly review the location of the place of business the prospective customer, then the credit officer analyzes the credit after collecting customer data and information, whether it is approved or not. This is the same as the results of interviews conducted by researchers that the requirements for KUR recipients must have a business and meet the requirements that have been set by the bank first, after that the mantri checks customer data whether it is appropriate or not, if the data is appropriate then it will proceed to the next stage, namely OTS or usually called a field survey, then the bank estimates whether the prospective customer is able to repay the loan or not. After that, the Head of Unit will make a decision whether the credit is accepted or rejected

5. CLOSING

5.1 Conclusion

From the results of the information, data and discussion that the researcher has conveyed in the previous chapter, the researcher concludes that the procedure for granting KUR at the BRI Bank Tamalate Unit is starting from the credit application process which includes the submission of files, then the credit analysis stage which includes matching personal data and records. traces of the prospective debtor related to the credit application, after that the credit termination stage in this case whether a credit is approved or not, and the credit disbursement stage which is the last stage in this stage includes the credit contract.

5.2 Suggestion

1. For the Bank

The bank must be more detailed in

checking the debtor receiving KUR. So that debtors who get KUR are debtors who are indeed worthy and can return the withdrawal of funds in order to minimize the occurrence of problematic KUR.

2. For Customers

Comply with all credit requirements that have been set by the bank, both in the disbursement stage and in the repayment stage.

3. For the next researcher

It is hoped that further research related to non-performing loans is expected to identify the bank so that it can further minimize the occurrence of non-performing loans.

BIBLIOGRAPHY

- Aisyah, S. 2020. *Financial Management*. Our Writing Foundation. Medan
- Andrianto. 2020. *Credit Management (Theory and Concepts for Commercial Banks)*. Qiara Media Publisher CV. East Java.
- Dewi, NLAR (2017). *Analysis of Systems and Procedures for Providing People's Business Credit in an Effort to Improve Credit Control at Pt. Bank Rakyat Indonesia Sangsit Branch*. (Online). Journal of Professional Accounting Vol No. 8 No. 1 (<https://ejournal.undiksha.ac.id/index.php/JAP/article/view/21016>), accessed March 6, 2021)
- Paradise. 2021. *Quantitative Research Methodology*. Dotplus Publisher. Riau.
- Gulo. 2006. *Research Methods*. PT. Gramedia Widiasari Indonesia. Jakarta.
- Harry. 2019. *Banking Management*. PT. Grasindo. Jakarta.
- Hasibuan, MSP 2003. *Fundamentals of Banking*. PT Bumi Aksara. Jakarta
- Hutauruk, DM 2020. *Until October 2020, BRI Distributes KUR Rp 105.3 Trillion*, (Online). Kontan.co.id (<https://keuangan.kontan.co.id/news/>)

- [to-oktober-2020-bri-salurkan-kur-rp-1053-triliun](#), accessed March 1, 2021)
- Iskandar, S. 2013. *Banks and Other Financial Institutions*. In Media. Jakarta.
- cashmere. 2003. *Banks and other Financial Institutions*. PT Raja Grafindo Persada, Jakarta.
- _____. 2011. *Fundamentals of Banking*. PT Raja Grafindo Persada, Jakarta.
- _____. 2014. *Banks and other Financial Institutions*. PT Raja Grafindo Persada. Jakarta.
- Decree of the Minister of Finance of the Republic of Indonesia No. 792 of 1990 concerning Financial Institutions
- Coordinating Ministry for Economic Affairs of the Republic of Indonesia (https://kur.ekon.go.id/realisasi_kur/2020/9, accessed 2 August 2021)
- Mardani. 2015. *Legal Aspects of Islamic Financial Institutions in Indonesia*. date. Jakarta .
- Moleong, LJ 2010. *Qualitative Research Methodology*. Youth Rosda Karya. Bandung.
- Nugroho, A. 2015. *Everyday Personal Finance Solutions*. PT. Elex Media Komputindo. Jakarta.
- Patriani, G. 2020. *ANALYSIS OF PROBLEM LOANS IN AN EFFORT TO MINIMIZE CREDIT RISK (Case Study on KOPDIT Cahaya Nararay, Cimekar Village, Cileunyi District, Bandung, West Java)*. Thesis (S1) thesis, Indonesian Cooperative Management Institute.
- Minister of Finance Regulation No. 135/PMK.05/2008 concerning People's Business Credit Guarantee Facility.
- Pratama, D. (2019). Procedure for Implementation of People's Business Credit (KUR) at PT. Bank Nagari Padang Branch, (Online). Journal of the Padang Development Finance Academy (<https://osf.io/ag68j/download> , accessed March 6, 2021) .
- Rahmany , S. 2015. *The Concept of Financial Institutions*, (Online) . IQTISHADUNA: Our Scientific Journal of Economics Vol . 4 , No. _ 2, (<http://ejournal.stiesyariah bengkalis.ac.id/index.php/iqtishaduna/article/view/70> , accessed 2 May 2021).
- Sakdiyah, S. (2018). *Analysis of Credit Provision Procedures at the People's Credit Bank (Bpr) Want Jaya Lambaro Aceh Besar* , (Online). Journal of Economics and Education Vol. VI, No. 1 (<http://www.jfkip.umuslim.ac.id/index.php/jsee/article/view/373> , accessed March 6, 2021)
- Septiana, A. 2019. *Analysis of Financial Statements*. Media Publishing Ambassador. East Java.
- Siamat, D. 2004. *Management of Financial Institutions*. Publishing Institute, Faculty of Economics, University of Indonesia . Jakarta.
- Siyoto, S. 2015. *Basic Research Methodology*. Media Literacy Publishing. Yogyakarta.
- Soemitra, A. 2015. *Islamic Banks and Financial Institutions*. Prenamedia Group. Jakarta .
- Sugiyono. 2018. *Quantitative, Qualitative, and R&D Research Methods* . Alfabeta. Bandung.
- Suyatno, T., and Chalik, H. 2008. *Fundamentals of Credit*. PT Gramedia Pustaka Utama, Jakarta .
- Tui, S. 2013. *Feasibility Proposal for MSMEs for Banking*. Pressindo Inti Media. Yogyakarta .
- Law of the Republic of Indonesia No. 14 of 1967 concerning Banking Principles
- Republic of Indonesia Law No. 10 of 1998 concerning Banking
- Walidaini, R., and Afriyeni , A. (2019). Procedures for the Provision of People's Business Credit PT. Regional Development Bank (Bpd) West Sumatra Solok Branch. (Online) Padang Finance and Banking

Academy Journal , (<https://osf.io/preprints/nu9w5/> ,
accessed March 5, 2021)

Widiastuti, R. 2017. *Does People's Business Credit (Kur) Have an Impact on Business Performance (Study on Snack SMEs in Salatiga City)* , (Online), Journal of Management Vision Vol 2 No 2, (<http://stiepari.greenfrogs-ts.co.id/jurnal/index.php/IVM/article/download/77/80> , accessed 2 March 2021).

Yasman, R., and Afriyeni, A. (2019). Credit Provision Procedures at PT. People's Credit Bank (BPR) Jorong Kampung Tengah (JKT) Pariaman Padang Branch. (Online) Journal of the Padang Finance and Banking Academy (<https://osf.io/preprints/c5ufr/> . Accessed March 6, 2021)

Zain, I. 2020. *Banks and Other Financial Institutions*. Depublish. Yogyakarta