

Procedure of BJB Musisi Credit Program at PT Bank Pembangunan Daerah Jawa Barat dan Banten

Edward Fazri*

Piksi Input Serang of Polytechnic, Banten, Indonesia

Siti Maryam

Piksi Input Serang of Polytechnic, Banten, Indonesia

*Corresponding Author: edward.fazri@piksiinputserang.ac.id

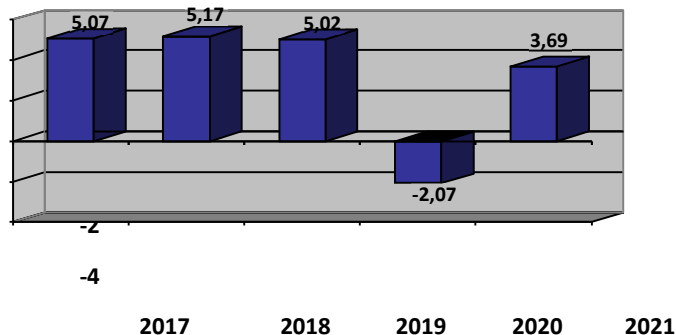
E-ISSN XXX-XXXX	Abstract
P-ISSN XXX-XXX	Purpose - This study aims to supply an overview of the procedure for applying for BJB Musica credit issued by PT. Regional Development Bank of West Java and Banten
Volume 01 No 01 2022	Design/method/approach - This study uses a descriptive method, which is a research method based on the philosophy of postpositivism which is used to examine the condition of natural objects. The research was conducted for three months at the Ciruas Branch Office
Page 1-14	Finding - The BJB Musisi Credit Program is a credit program that is suitable for civil servants who are entering retirement age. The effortless application process and insurance and provision discounts are the main advantages of this product
DOI: X.xxxx	Originality - This study supplies an overview and knowledge about the advantages of BJB Musisis that are useful for civil servants in preparing for retirement
<i>Received</i> 09 May 2022	Keyword – agreement, credit, procedure, musisi
<i>Revised</i> 06 June 2022	Paper Type – Research Paper
<i>Accepted</i> 25 June 2022	

Introduction

The economy of a country can experience development and growth by the economic activities conducted by Public. Economic growth that is increasing from year to year is partly big caused by change from Product Gross Domestic Product (GDP). Basically, the rate of economic growth can see from the success of national development that has been realized by a country or region. Every region has hope for could reach target on rate growth which better from planning and destination which set previously.

Based on data Body Center Statistics (BPS), growth Indonesia's economy in 2021 will grow by 3.69 percent from year previously. Achievement economy on year 2021 have higher increase compared to the percentage year 2020 which experience drop growth as big as 2.07 percent because of the Covid-19 pandemic that has hit the world including Indonesia. Economic growth that will occur in 2021 measured by Gross Domestic Product (GDP) based on prices in force and a defined GDP per capita. Here's a graphic image showing growth value economy in Indonesia.

Figure 1 Growth Economy in Indonesia



Source: Body Center Statistics (BPS), (2021)

From **Figure** chart 1.1 can take conclusion that change economic growth will affect national development which based Product Domestic Gross (GDP). By because that, development national made as wrong one effort for realizing justice and prosperity based on Pancasila and Constitution Base 1945. Development national could realize by conducting the plans established by balancing even distribution on development and growth economy in Public. Wrong one field nor means which have role for take part in balancing development national and growth economy is banking.

Banking is one of the driving sectors in supporting development and economic growth. In Law No 10 of 1998, banking is mentioned as a place of business entity which can collect funds from customers or the public in the form of deposits and channel it back to the community in the form of credit or other forms that serve to increase the level of life and public welfare.

Before bank channel the funds of course there is a number of the stages that must be passed by the customer so that the funds disbursed are right targets and customers can repay their debts following the limit specified time. With the distribution of funds, then by no direct bank have role in push and move activity economy for Public. Thing the by statement Statistics Banking Indonesia (SPI) year 2021, which state that development credit which keep going increase could become role real that banking help in rate economy Indonesia.

On practice, disbursement of funds given to the community or prospective debtors in the form of credit. The credit disbursed must be by procedure which apply in provision bank so that the process can run well. One of the procedures of credit that is, there must be a guarantee that must be given by the prospective debtor to the bank. The existence of a guarantee serves to expect if a when there is inferior credit so that the material guarantee is used as collateral as replacement debt repayment.

Nowadays Public know there is guarantee in the form of letter decision rapture which owned by Apparatus Civil Country (ASN) and Civil Servants (PNS). Decree or the usual known with the decree no

including general guarantee and special guarantees by Articles 1131 and 1132 of the Civil Code but SK the more known with right special. Thing they could said to be an increase in banking services following development era. Borrower which to do submission credit using a SK guarantee will be deducted automatically by the bank from salary obtained by installment loan.

Party ASN nor civil servant which give credit on bank needed for finance insurance and provision which usually cut automatically by the bank at the time of first disbursement. Provision financing functions as reward and insurance financing functions to manage minimizing the possible risks incurred by the debtor. But in fact, not a few ASN find it difficult to finance too large a first. Though since beginning already is known by party candidate debtor that quantity financing the based-on amount submission credit which conducted. It says there is difficulty para customer for program existing bank loans, researchers look at PT BJB offering program which different that is program BJB Musisi.

PT Bank Pembangunan Daerah Jawa Barat and Banten or others commonly known as bank BJB is one of the financial institutions which is a tool for the regional economy. This bank launched a program which named BJB Sprinkle Musisi (More Profit Insurance and provision) which for for ASN/PNS because have letter decision. Program this wrong the only one made for supply convenience for ASN in financing insurance and provision. Besides that, program this also made solely for ide convenience for ASN/PNS in dealing with pension. With existence program BJB Musisi which issued by BJB then the bank expects prospective debtors to follow suit stages credit from program the so that could realize as which expected.

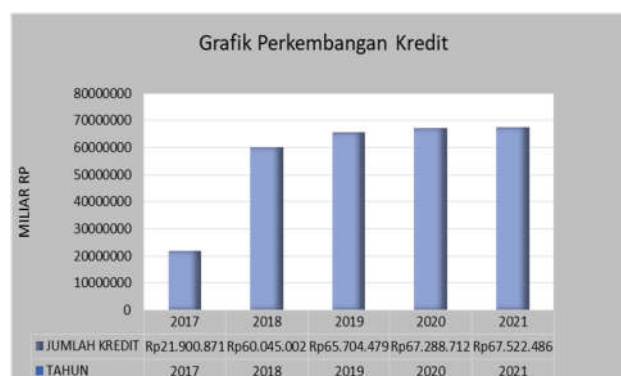
Literature Review

Credit

According to the origin of the word "Credit" comes from the Greek that is "*credit*" it means trust will truth in practice a day-day. Definition credit could found on Statement Standard Financial Accounting (PSAK) Number 31 revision 2000 which states that credit is loan money which could equated with it is equated with agreement or agreement to lending and borrowing between banks and other parties that require the parties to borrowers to pay off their debts after a specified period of time with amount flower, reward, or distribution results profit.

Definition other from credit according to wrong one opinion that is according to (Abdurrahman et al., 2014) which state that credit is the ability to make a purchase or make a loan by making a promise or agreement which must then be paid within the period previously agreed upon. This definition explains that occurrence of credit must go through an agreement and then the party who borrow must pay off the loan in accordance time which decided. Here is a graph Credit development according to Standard Banking Indonesia (SPI) from year 2017 until with year 2021.

Figure 2. Chart Development Credit from Year 2017 until with 2021



Source: Standard Banking Indonesia (SPI), (2022)

Based on **Figure** chart 2.3 on could concluded that credit which has distributed by Bank General Keep going experience significant increase from year to year by 0.35% from year 2020. On chart this, bank general channel the credit on the sidethird is not a bank and other banks that need funds. Third party non-banks are people who receive funds from top banks foundation of trust based on agreement in form

savings.

Principles Credit

On its implementation, credit has principles that must be conducted by the borrower. The existence of a credit principle aims so that credit which runs could walk by procedure and activity they could walk with healthy. As for principles in implementation of credit according to (Saryanto et al., 2021, p. 114–116) ordinary known with 6 C that is:

Character (personality or character) is behavior or character as well as willingness of the applicant as a customer to fulfill obligations in pay debt by deal.

Ability is the applicant's ability to pay obligations starting from the business activities conducted or which reviewed with credit from bank.

Capital (Capital) is the capital owned by the prospective debtor at the time of they give application credit to bank.

Collateral (Guarantee) is goods which handed over by candidate debtor to the bank as collateral for the credit given so that the credit which runs no have risk which tall.

Condition of Economic (Economic Condition) is a situation that can affect the economic condition of the debtor starting from the conditions, social, economy, culture and other which allow could influence smoothness in his efforts.

Constraint (Limit or Barriers) is the debtor's assessment of the obstacle which could influence somebody to do effort at some place.

Elements Credit

According to (Putra & Saraswati, 2020, p. 63) states that there are elements in gift credit which must fulfilled. As forelements which contained in credit it is between other:

Trust

Trust is something Thing which especially important in banking. Trust built Among party bank and party borrower. Trust in supplying credit shows that the credit given will be completely returned by the agreement on time which has agreed.

Deal

On generally, agreement in credit poured in something agreement that works as proof real by law without contains an element of coercion provided that the bank and customer must sign right and obligation, they.

Period time

The period is the tempo or length of time given the bank to the customer to make a return or pay off debt which has borrowed it.

Reply Service

Banks supplying credit facilities to customers certainly expectsomething profit in amount certain. Profit in giftthe credit is referred to as interest on the conventional principle. Besidesshaped flower, reply service also could shaped cost provision, commission, and cost other which cut moment happening liquefaction.

Types Credit

According to (Putra & Saraswati, 2020, pp. 64–67) types of credit channeled by banks can be seen from various aspects, including: namely in terms of collateral, in terms of credit aims, terms of time, guarantees, and in terms of the business sector. This type of credit is grouped so that banks can achieve goals or aims in each different type of business characteristics. The following are the types of credit viewed from various aspects: which where data has processed by researcher in form table.

Table I. Types Credit if View from Various In terms of

No	Credit Term	Type Credit	Information
1	In terms of Legacy	a. Investigation	Credit which has activitymain in expansion effort.
		b. KUR	Credit effort people which used for help in financing Effort Micro,Small and Intermediate (MSMEs).
		c. Capital Work	Credit which used for increase production in activity operational.
2	Goals _	a. Productive	Credit which used for increased production in

	Credit		produce goods and service. For example, which is CreditOwnership House (mortgage).
		b. Consumptive	Credit which used for necessity personal.
		c. Trading	Credit which used for effort trading.
3	Term _Time	a. Period Short	Credit which has periodpayback time less than 1 year.
		b. Period Intermediate	Credit which has periodtime return Among 1 year until with 5 years.
		c. Period Long	Credit which has periodtime return on 3 or 5 years.
4	In terms of Guarantee	a. Credit with Guarantee	Credit which given with something guarantee certain good in form form or no form.
		b. Credit without Guarantee	Credit which given without any guarantee by viewing prospect effort as well as loyalty prospective debtor during relate with bankthem.
5	Sector _Effort	a. Agriculture b. Profession c. Education d. Industry f. Sector other	Facility credit which given on side sector effort will be different by characteristics type credit which chosen.

Source: Data that processed by researcher, (2022)

Guarantee or Collateral Credit

Definition of credit guarantee or collateral according to Article 8 of the Banking Law Paragraph 1 law No 10 Year 1998 that is "Faith on faith and the ability of the customer and the debtor's ability to pay off the debt or return financing meant in accordance with which in promise". Existence something guarantee caused because possibility customers who are unable to conduct their obligations so that bank must anticipate with ask something guarantee that can protect the bank from losses. Here is a credit guarantee which can be used as collateral by prospective debtors according to (Putra & Saraswati, 2020, Thing. 67–69) among them that is:

Guarantee with goods

Guarantee with goods is guarantee which given candidate debtor to party which give credit with guaranteed goods valuable which it has. As for guarantee with goods among them could in the form of soil, vehicle motorized, building, equipment, ricefield and other.

Guarantee letter valuable

Guarantee with letter valuable is something guarantee which given by the prospective debtor to the bank or certain parties who provides funds credit with guaranteed securities such as share certificates, land certificates, certificates bond, money order, letter valuable, letter decision and other.

Guarantee insurance

Guarantee insurance is bank guarantee credit the to the insurance company. So, if there is an imperfect credit problem, you lose or fire so party insurance which will bear loss

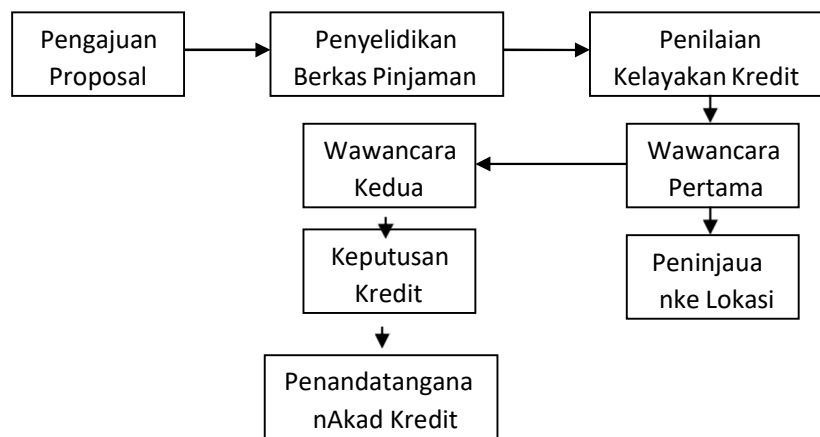
Methodology

This Research using descriptive qualitative method. Descriptive research is one type of research whose purpose is to present a complete **Figure** of a social setting or is intended to explore and clarify a phenomenon or social reality.

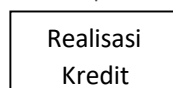
Finding

On study this, researcher to do study about procedure and implementation advantages as well as deficiency from program credit BJB Musisi. From the results of the study, to get BJB Musisi credit, prospective debtors must follow the credit procedures set by the bank. By general, procedure gift credit there is a number of stages among them that is submission proposals, investigation file loan, evaluation creditworthiness, Interview first, review of location, second interview, credit decision, signing of credit agreement, and realization credit (Son & Saraswati, 2020, Thing. 72). The following is a general credit procedure according to (Putra & Saraswati, 2020, p. 72) if described in the form of chart that is as following.

Figure 4.4 Procedure Giving Credit by General



Source: Data that processed by researcher, (2022)



In Figure 4.4 the stages that must be passed by the customer that is customer give credit more formerly to party bank. Then the bank will investigate the loan file and assess eligibility customer credit. After that, the customer will be confirmed to do first interview and second interview. After the interview is over, the bank will decide on the credit result by approving the credit. Then the bank contacts the customer to conduct the contract. Stages which final that is realization or defrosting credit. With thereby, existence something procedure could make it easy plot or a way process gift credit.

On study this, researcher get information with to do Interview and documentation. Researcher use type technique structured and unstructured interviews. Researcher To do direct interviews with 2 resource persons who work at PT BJB KCP Ciruas. The first resource person is an employee who works in the credit department and the second resource person is someone which work on part *Officer* fund and service.

In the interview, the interviewee said that this credit programno like program credit on generally. Generally, bank will collect insurance and provision fees when it happened credit disbursement. However, in the BJB Musisi program, these costs will not be collected as decided by the program itself. This is in line with opinion wrong one source person which state that "there is additional sources of funds that can be taken by debtors from insurance and provision".

In unstructured interviews, the researcher asked questions related to party in charge answer in the financing. Then source person state that "insurance which returned to the customer has been charged or financed by the BJB bank, so that the customer no need to worry if something untoward happens (died)so party insurance which will endure it."

During the internship at PT BJB KCP Ciruas, the main activity of the researcher namely conducting a credit contract or agreement. In addition, researchers also must know Miscellaneous guarantee which owned by candidate debtor (ASN or PNS). The guarantees referred to include the following: kinds of Decision Letters (SK) such as SK CPNS, SK PNS, SK Group, and SK Periodic Salary, educator certificate for PNS, and card participant Taspen.

On implementation agreement credit, researcher must know First, the credit status of the debtor by looking at the information on the credit decision analysis document. If the debtor information status is credit repeats, the debtor only needs to collect data files yourself and a photocopy of the decision letter that was previously gave to the bank. However, if the credit status is new, the debtor must gather data file self and original guarantee which debtor have. As for the files about the debtor's personal data information that must be handed over to bank that is:

1. File personal data : Photo *Copy* of sign card Resident (KTP) customer and couple, Photo *Copy* Number tree Required Tax (NPWP), Photo *Copy* Card Family (KK), Photocopy deed marry, Photo Book copy savings in accordance type of credit which filed, and Photocopy Card Employee and fit photo.
2. Credit form provided by the bank. As for form image credit lies on attachment activity.

Not only doing activity contract, but researcher also to do activity sorting document credit. Researcher To do sortdocuments after the debtor has completed the credit agreement or contract.Sorting documents aims to arrange and organize neatly important documents related to credit information so that could make it easy party

which interested. Sorting document arranged in a way arrange information file customer on part block A, credit agreement file on partition B, decision letter file owned by customers in partition C, analysis and credit decisions on partition D, and the current account on partition E. As for the documentary evidence when to do sorting document found on attachment activity.

Procedure Agreement Credit on Program BJB Musisi

Agreement Credit

The BJB Musisi Program is a program created by Bank BJB which for for ASN and civil servant with offers free insurance and provision fees on loans granted apply. Program it offers ethnic group flower which low start from 0.5% per month and a provision fee of 0.05% of the loan applied for each KGB credit application. In this program, bank BJB add something agreement which no normal like on generally in form letter statement.

According to (Idris, 2015), agreement have meaning which same with the approval as referred to in Article 1313 KUH Civil which state that "something agreement is something deed where one person or more bind oneself to one or more other persons". Besides that, on Chapter 1314 KUH Civil also say that "Something agreement is made free of charge or burdensome. Something agreement free is something agreement, that party one will supply an advantage to the other party other without accept reward. Something burdensome approval is something agreement which oblige each party forgive something, to do something or no to do something". Thus, the meaning of the quote is an event that consists of two parties who promise each other to do something agreement and agreed in obey regulation them.

In general, credit agreements must be made in the form of in writing for the sake of administrative completeness that has legal force. The agreement was also applied by PT BJB in implementation credit specifically on program BJB Musisi.

In practice banking, form from agreement written by Juridical divided Becomes 2 (two), that is:

1. Agreement credit which made deed in lower hand, that is an agreement made by a creditor (bank) for a debtor made only between them (creditors and debtors) without Notary Public. So, in signing this deed of agreement, the witness (expert inheritance) join as well as affix signature in column which provided because the witness is one of the evidence in the case civil. On program BJB Musisi, BJB have The form of a credit agreement made under a deed is: as following:

Figure 4.5 Agreement Credit which Made Deed Under Hand on Program BJB Musisi

Lampiran 1
Surat Pernyataan Kelengkapan Program BJB Musisi (Murah Asuransi dan Provisi)

SURAT PERNYATAAN

Sehubungan dengan fasilitas Kredit Pra Purna Bhakti / Kredit Purna Bhakti *) yang saya terima dari PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. (selanjutnya disebut bank bjb), saya yang beranda tangan di bawah ini :

Nama : _____

Tempat & Tanggal Lahir : _____

No. KTP : _____

NOPEN/NIP : _____

CIF/DEAL REF : _____

Homor Perjanjian Kredit : _____

Alamat Tempat Tinggal : _____

Bersama ini saya menyatakan dengan sungguh-sungguh bahwa :

1. Saya telah menandatangani ketentuan-ketentuan Program bjb MUSISI dan saya bersedia mengikuti Program bjb MUSISI, dengan ketentuan 50% biaya premi asuransi atas fasilitas Kredit Pra Purna Bhakti / Kredit Purna Bhakti *) yang saya terima akan dibayarkan oleh bank bjb.
2. Berdasarkan hal tersebut, maka saya menyatakan setuju dan tunduk pada ketentuan bank bjb dan konsekuensi yang berlaku terkait Program bjb MUSISI, sebagai berikut :
 - a. Apabila terjadi Pelunasan Kredit sebelum jatuh tempo dan/atau belum melewati 3 tahun jangka waktu kredit, akibat adanya pengajuan Top Up, Mengulang, Take Over maupun Pemenuhan dari Cans Sendiri, maka 50% biaya premi asuransi yang telah dibayarkan oleh bank bjb akan saya ganti seluruhnya.
 - b. Apabila terjadi Pelunasan Kredit akibat adanya pengajuan Top Up atau Mengulang pada tahun ke-3 atau lebih dari 3 tahun yang terhitung sejak tanggal pelaksanaan akad kredit, maka saya akan membayar 50% dari biaya premi asuransi yang telah dibayarkan oleh bank bjb.
 - c. Saya bersedia membayar secara sekaligus biaya premi asuransi yang telah dibayarkan oleh bank bjb, dalam hal terjadi kondisi pelunasan kredit sebagaimana dimaksud pada huruf a dan huruf b di atas.
 - d. Bahwa Surat Pernyataan ini melekat dan merupakan lampiran yang menjadi satu kesatuan dan bagian yang tidak dapat dipisahkan dengan Perjanjian Kredit atas fasilitas Kredit Pra Purna Bhakti / Kredit Purna Bhakti *) yang saya terima.

Demikian Surat Pernyataan ini dibuat dengan sebenar-benarnya dan tanpa ada paksaan serta tekanan yang tidak akan dicabut dan ditarik kembali oleh karena sebab apapun juga.

Pemberi Pernyataan, _____ Menyetujui, _____

OPPO A16 5G Shira xsugar

Source: files PT BJB KCP Ciruas, (2022)

In the **Figure** above, the debtor must fill in information in the form of general personal data such as name, the place date born, number ID CARD, and address the place stay. explanation from Nopen/NIP, CIF, number agreement credit, giver statement and agree that is as following:

- a. Nopen (Pension Number) or NIP (Employee Identification Number) filled with in accordance nopen or NIP which owned debtor.
 - b. CIF (*Customer Information files*) or *DEAL REF* is a number created for information *Customers* by bank BJB automatically in the system it owns bank.
 - c. The credit agreement number is the number of the document prepared by message based on numbering certain which made by bank.
 - d. giver statement signed by debtor as evidence that the debtor carries out the agreement in conscious state without any coercion and understand the program which followed.
 - e. The customer must also fill in the address where the credit occurs as well as date and month in accordance with time liquefaction.
 - f. In the agree column, it is filled in by the boss, namely the leader BJB KCP Ciruas as guarantor answer.
2. Credit agreement made before a notary (notary) or deed authentic it means agreement which conducted by bank to customers who are only created by or in front of Notary Public. Whereas certificate authentic is something certificate Constitution, made by or in front employees' general which power for that in the place where certificate made.

Procedure Agreement Credit BJB Musisi

Procedure credit according to (Hana & Supriyadi, 2019) state that procedure credit is effort which conducted institution finance in minimize risk from gift credit which starts from the stages, namely the preparation of planning credit, process gift decision credit, composing gift credit, documentation and administration, agreement defrosting, supervision and construction. As for procedure agreement credit with use program BJB

Musisi that is as following:

As for explanation from **Figure 4.6** about procedure agreement or credit Musisi that is:

3. Customer must gather files which Becomes condition in credit application. As for terms the in the form of data information self and guarantee which owned. Party bank will check and adjust the completeness of the file accordingly with provision bank which apply. Besides that, bank also check the validity files applicant.

4. At the interview stage, the conversation is usually carried out with informal atmosphere both *online* and *offline* so that debtor no too tense in To do talks. Usually on this stage, ASN or civil servant will get information in the form of facility credit which required by potential debtors. At this stage too, the bank will offers a program that allows prospective debtors to take it. Wrong one program which often offered to customer ASN or civil servant that is program credit BJB Musisi.

Based on exposure on could is known that stages Interview conducted for ensure debtor understand product which will bought as well as right and his obligations, to do verification data, and convincing debtor that credit the by allotment credit.

5. Analysis credit is study which conducted by party bank to determine the feasibility of a credit application. The purpose of credit analysis is to convince prospective debtors capable in Fulfill his obligations in return loan. As for details most important in analysis credit on bank BJB that is:

- a. Analysis about income prospective debtor every month which seen from periodic salary certificate
- b. Analysis installment credit per month which has customized with calculation maximum time pension
- c. Analysis account newspaper that is for knowing income and expenditure routine candidate debtor
- d. Analysis of calculation credit or *rate* that used

On **Figure 4.6** in Step analysis credit will get 2 possibilities, namely credit rejected and approved. If credit rejected by bank usually caused because debtor no Fulfill appropriateness for continue level next. Generally, denial occur because allow debtor still have credit at another bank or the nominal submitted cannot be approved for any reason and certain reasons. Will However, if the credit is approved by the bank, the prospective debtor will contact return for through Step credit next until with credit disbursement. Here is the process that must be traversed customer if submission credit has Approved by bank.

(1) Contract credit BJB Musisi is something implementation credit agreement using the BJB Musisi program which where customer or candidate debtor the must sign document which containing agreement credit by written. Besides that, customer also must signed the BJB Musisi credit statement letter as proof that the customer has agreed to the terms which apply in program credit the. On implementation of the credit contract, the bank (*account officer*) will give information about contents from analysis and decision credit. As for information the about:

- a. Facility credit

Party bank will confirm again about the credit facility chosen by the debtor has in

accordance or not with the proposed credit facility previously. Confirmation is done so that no occur error which could cause on lack of satisfaction debtor in service credit.

b. Application Credit

On a credit application, the bank will supply details about *ceiling* credit which filed, wages clean, allowance, installment and remainder income after installments. *Ceiling* credit is nominal amount credit which Approved by bank which not yet minus costs. Net salary is income which received by employee after reduced with various part piece. Allowance is income extra outside wages for employee. Installment is money which must paid by debtor to bank by gradually to repay the loan. The installment cut by automatic by bank from account debtor because status from debtor as employee permanent. Remainder income after installment is the remaining income after deducting installments. The information is given so that the party's customer knowing details nominal on part application credit.

c. Calculation credit or *rate* which used

On part this, party bank will give information to customers about the interest rates has set bank by credit facility which taken and period time repayment which broken down in an adjusted number of months with time pension stomer.

d. Recommendation gift credit

In the section on lending recommendations, the bank give information to which concerned (candidate debtor) by whole start from type credit which taken, big ceiling credit, ethnic group interest, term, monthly installments, and fees cost.

(2) Credit realization is the final stage in the implementation happening defrosting credit. Realization credit is handover amount credit to account debtor. On Step defrosting this, usually customer also will in inform about the estimated time of disbursement so that customer can knowing when time defrosting occur.

Conclusion

From the discussion that has been described in the writing of the final project Therefore, in writing this final project, the researcher can conclude that: that is as following: The procedure for crediting the BJB Musisi program at PT BJB KCP Ciruas is intended only for ASN and PNS because ASN or Civil servants have a Decree (SK) in which the SK becomes the main requirements in the BJB program Musisi. As for the stages or credit procedures using the BJB Musisi program, namely: customer which want submit credit must more formerly bring the application requirements to the bank, then the bank does interviews with customers, after which the bank will analyze credit which has submitted which finally will produce two The possibility is that the credit is rejected and the credit is approved. If submission If the credit is rejected, the credit procedure cannot be continued. But if the credit application is approved by the bank, the customer must conduct this procedure until the credit disbursement conducted by bank with defrost fund credit to account debtor. The BJB Musisi program has advantages and disadvantages in terms of implementation. As for implementation advantages in program BJB This Musisi is a debtor getting added funds that credit sourced from insurance and free from provision fees for credit realization. On the side other, existence

something superiority no will free from something weakness. Likewise, with the BJB Musisi program which has weakness alone in implementation. Weakness from the program that is, the debtor must return insurance fund which has found previously if debtor give credit repeat on facility which same and program which same that is BJB Musisi. Debtor needed for return fund insurance to bank BJB by provision which apply in program the.

The suggestions that can be used as input from researchers about the results of research conducted at PT BJB KCP Ciruas are as follows: following:

1. The researcher suggested to PT BJB KCP Ciruas to calculate automatically use the system in the calculation of returnsfund insurance which use program BJB Musisi. Practice the field proves that many customers have leftovers large amounts of credit but apply for repeat credit on facility which same. Thing the because customer which submit credit repeat with follow BJB Musisi only take advantage of insurance which is an added source of funds. By Therefore, not a few customers get a minus result on amount which received. Results end which minus the This is because the total cost is greater in the remaining part of the principal repayment of old loans compared to the amount realized on credit which gave. So that, on moment agreement credit in progress, the researcher felt confused because the number of accepted by the debtor, the result is minus, and the researcher must calculate reset in full the amount that will be received by the debtor after plus insurance from the BJB Musisi program. Therefore, it can take time to complete the agreement credit and allow could happening error in calculation manually.

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