



Evaluation Of Bni Credit Granting System and Procedure Flexion at PT. Bank Negara Indonesia (PERSERO) Tbk Fatmawati Branch Office South Jakarta

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Abstract. BNI Fleksi Credit is a KTA facility offered to employees with fixed income for consumption purposes. The procedure for granting BNI Fleksi credit by Bank BNI Branch. Fatmawati still has problems, one of which is not providing physical collateral and there are still prospective debtors who do not understand the terms and conditions in applying for BNI Fleksi credit facilities. The purpose of this study is to find out what are the terms and conditions in applying for BNI Fleksi credit, to find out how the implementation of BNI Fleksi credit provision, to understand the various obstacles in the process of granting BNI Fleksi credit by Bank BNI Fatmawati Branch. The study method used is descriptive qualitative method. The result of the study shows that, 1) BNI Fleksi credit that has been implemented runs quite well and has been in accordance with the procedures and provisions, however, there are still some obstacles faced, one of which is the completeness of document requirements as support in the process of granting BNI Fleksi credit has not met the requirements. 2) In BI Checking, there are still prospective debtors who have arrears at various banks. 3) BNI Flexi Credit customers experience delays in paying principal and interest installments due to the company being late in paying salaries to employees, this has an impact on installment payments and the occurrence of collectibility which is the possibility of not receiving back the loan that has been given. 4) Refusal to provide BNI Flexion to prospective debtors because they do not guarantee themselves with credit insurance that can protect the risk of inability to pay, death, bankruptcy, termination of employment, repayment of remaining credit interest and arrears, and also simplify the loan application process.

Keywords: Bank, Procedure, Flexi Credit

1. INTRODUCTION

Economic problems have always been a challenge for Indonesian society. One way to deal with this problem is by creating new jobs (Saefullah et al., 2023). However, individuals or legal entities often face the obstacle of lacking the necessary funds to run their business. To obtain funds, individuals can borrow from financial institutions. Generally, financial institutions are established as business ventures that also aim for justice and welfare improvement (Candra et al., 2023). Financial institutions also function to provide transaction tools that can be used anywhere for various purposes. For example, such as inter-bank transfers, daily bill payments, and payments for shopping (Wulandari et al., 2024).

One of the financial services that make it easier for people to obtain loans is credit. Based on Banking Law Number 10 of 1998, credit is defined as “the provision of money or equivalent bills, based on a loan agreement or agreement between a bank and a related party, which requires the borrower to repay the debt within a certain period of time with additional interest” (Rahmawati, 2024). Banks offer various types of credit, such as those at BNI (Persero) Tbk. Head Office in Fatmawati, the types of credit available include BNI Fleksi Pensiun, micro

business credit, operational capital credit, BNI Griya credit, and BNI Griya Multiguna credit, and instant credit, and BNI Fleksi credit. BNI Fleksi credit is an Unsecured Credit (KTA) facility intended for active employees with regular income whose salaries are paid through BNI, for consumptive purposes in accordance with regulations and laws. With KTA, customers can get a loan without the need to provide collateral in the form of property certificates, BPKB, or other important documents. The target market for BNI Fleksi is companies that use BNI payroll services, with a minimum borrower age of 21 years old and a maximum of 55 years old when the credit must be repaid.

Some previous studies on this topic that have been conducted include (Yuniarti, 2020), The results of his research explain that the credit application process begins with prospective debtors filling out the application form provided by the sales officer. Next, the prospective debtor undergoes an interview, and then the file is processed by the Consumer Business Risk (RBK) unit. This process includes data verification, direct evaluation by the Marketing Division Leader (PBP), and credit decisions. After that, the file is transferred to the Credit Administration unit (ADC) for the credit agreement or contract stage and the disbursement of credit funds. Obstacles that may occur in the lending process can be handled effectively.

According to (Assakinah, 2018) explaining how BNI Fleksi loans are processed well, although there are some minor differences in the BNI Fleksi application and the requirements for individuals. In Fatmawati Branch of PT Bank Negara Indonesia (Persero) Tbk, the author observed a client who wanted to apply for a BNI Fleksi loan. However, there are obstacles in the BNI Fleksi lending process, as many potential customers do not have physical collateral for credit without collateral to understand the requirements and conditions for applying for the facility.

Previous studies have discussed about Expenditure Procedure This research focuses on the procedure for granting BNI Flexi credit at PT Bank Negara Indonesia (Persero) Tbk Cash Office Kawali Ciamis (Andini, 2022), Mechanism of Lending Unsecured Credit BNI Fleksi at PT Bank Negara Indonesia (Persero) Tbk. Siliwangi University Sub-Branch Office (Adila, 2022), Procedures for the Implementation of BNI Flexion Lending at PT Bank Negara Indonesia (Persero) Tbk. Sub-Branch Office Cikurubuk Tasikmalaya City (Yuniarti, 2020) whereas the research that the author conducted, namely by evaluating the Lending Implementation Procedure, Obstacles in the implementation of lending and System evaluation and Flexion lending have not received much attention in previous studies. This creates a gap in the understanding of the evaluation of the system and procedures for granting flexi loans in the banking sector.

Newness this research presents a novelty by focusing on the provision of Flexi Credit in Banking companies. The selection of this sector is based on the high level of customer demand for Bank BNI's Flexi credit and the variety of problems faced in granting Flexi credit. By evaluating the system and procedures for granting BNI Flexion Credit at PT BNI (Persero) Tbk Fatmawati Branch Office, South Jakarta, this research is expected to be used as a basis for a comprehensive evaluation to improve related policies or mechanisms. This evaluation includes checking the completeness of documents, compliance with procedures, and a more careful implementation of BI Checking. at PT Bank Negara Indonesia (Persero) Tbk Fatmawati Branch. Then as a source of insightful information and references related to the provision of Flexi credit for companies engaged in the banking sector.

This study aims to analyze: 1) To determine the system and procedure for granting credit at PT BNI (Persero) Tbk. Fatmawati Branch Office. 2) To find out how the obstacles to the system and procedures for granting credit at PT. BNI (Persero) Tbk. Fatmawati Branch Office, 3) To evaluate the system and procedures for granting credit at PT. BNI (Persero) Tbk. Fatmawati Branch Office. The results of the study are expected to provide insight into the effectiveness of the BNI Fleksi credit granting system and procedures. By knowing the procedures that have been running and the obstacles that arise, the bank can make a better evaluation. These findings are expected to assist banks in improving the efficiency of the credit process and reducing the risk of bad debts, as well as minimizing the obstacles experienced during the implementation of credit granting procedures.

2. METHOD

This study uses a qualitative approach. According to (Sugiyono, 2019), qualitative research methodology comes from the philosophy of postpositivism, applied to research objects in their natural environment, not through experiments. In this approach, the researcher serves as the main tool. Data is collected utilizing purposive and snowball methods, while the data collection technique adopts triangulation. Data analysis focuses more on understanding meaning rather than generalization.

The author will utilize a descriptive qualitative approach in this research, with the aim to outline, describe, explain, and provide detailed answers related to the problem under study. This method focuses on an in-depth study of individuals, groups, or certain events. In a qualitative approach, the researcher serves as the main instrument, and the research findings are presented in a narrative format or statements that reflect the existing reality.

3. RESULT AND DISCUSSION

BNI Flexi Credit Implementation Procedure and the process of granting and assessing credit in general in each bank is almost similar and does not have much difference. The main difference usually lies in the procedures and requirements determined, which are adjusted to the internal policies and rules of each Bank. The following is the procedure and flow of BNI Fleksi credit at Fatmawati Branch Office of PT Bank BNI (Persero) Tbk. The BNI Fleksi Active credit process is carried out in the process system, for details of the BNI Fleksi credit process flow at Fatmawati Branch Office can be seen in the section

BNI Active Flexi Credit Procedure process is carried out in the process system, for details of the BNI Flexi credit process flow at Fatmawati Branch Office can be seen in the section. Document Collection and Data Input The process starts from receiving application and complete documents from prospective debtors given to Sales. Documents received by Sales are recorded on the Document Completeness Checklist which will be attached to the application for the purpose of Credit Process in the Next Unit. After the documents are collected, the documents are forwarded to the Credit Assistant/Analyst.

Checking Application Documents and Inputting Data to the System After the documents are received, the Credit Assistant/Analyst is tasked with checking the application and filling in the data on the credit processing system. Checks carried out by the Credit Assistant/Analyst.

Checking debtor / prospective debtor information Checking Information on behalf of prospective debtors, spouses and companies sourced from SLIK (Financial Information Service System) 0.1K and BNI Internal Information System. This process is carried out to determine the credit behavior and credit track record of the prospective debtor and his/her spouse. In checking the OJK SLIK, there is data that needs to be inputted into the fields contained in the SLIK system.

Data Input The Credit Assistant/Analyst performs the data input process contained in the documents submitted by the prospective debtor. The data contained in the document is inputted into the credit processing system.

Verification of Personal Data & Job Data of Prospective Debtors Verification aims to ensure the correctness (validation) of personal and occupational identity data contained in the documents submitted by Prospective Debtors. The Investigation process is more focused on validating the personal data (identity) of prospective debtors, while Verification is focused on validating the employment data of prospective debtors (including income, income, and expenses that prospective debtors have each month). The Verification process is useful so that

the analysis carried out during the decision-making process can be made accurately so that credit can run smoothly as expected.

Credit Application Analysis and Repayment Capacity Calculation The credit analysis process is carried out by checking the physical completeness of incoming application documents. At this stage the credit assistant/analyst also verifies the suitability and correctness of the prospective debtor's data. If the application is not eligible for credit, a rejection can be made in the credit processing system. For applications that pass the eligibility analysis, the data will be inputted and scored so that a proposal can be made to the credit decision maker.

Credit Approval The main purpose of submitting a credit application is to obtain a Credit Decision, which can be in the form of approval or rejection of the credit application submitted by the prospective debtor. Rejection of a credit application (credit application) submitted by a prospective debtor can be made throughout the credit process if the application does not meet the applicable provisions. Whether or not a credit application is approved is determined by the decision of the credit decision maker. The Credit Decision Maker is an important part of the credit granting process. The Credit Decision Maker is tasked with making decisions on prospective debtor credit applications based on data and analysis results in the previous credit process. Each Credit Decision Officer above has a limit of authority to make Credit Decisions. The limit of authority is regulated in the Decree on the Authority to Decide for each individual. If the credit value proposed in the credit application exceeds the Authority of the Credit Decision Officer who is processing the application, the credit application is forwarded to the Credit Decision Officer one level above (PPK+1) by providing recommendations and aspects that can be used as consideration for making a Credit Decision for the credit application. The regulated processing time from the Credit Assistant/Analyst receiving the application to the granting of credit approval is 3 days.

Verification process in BNI Fleksi credit granting is conducted by verifying activity data related to repayment capacity by the unit that carries out the verification function:

- Verification of personal data of the prospective debtor/debtor.
- Verification of salary/income/financial data and the company where the prospective debtor/debtor works/business field, by checking through the treasurer/direct supervisor, or authorized authority or other individuals related to the prospective debtor/debtor.
- Verification of loan status of prospective debtors/debtors on the basis of SLIK Information and other third parties. For Branch Offices/Sub-Branch Offices, the verification process and repayment capacity calculation are carried out by Credit Assistants/Analysts.

Credit Analysis Process In conducting credit analysis, briefly there are 3 steps that need to be taken, Repayment Capacity Calculation is a calculation process to determine the capacity of Prospective Debtors to repay the credit they will receive.

Scoring is an overall assessment process of the Prospective Debtor as a basis in providing credit. Scoring system is not conducted for BNI Fleksi Pensiun.

Credit Proposal Credit Proposal is made as an introduction to the Credit Decision Maker to make a decision regarding the credit application of the prospective debtor. This process is done in the process system. Notes: If the Assistant Officer/Credit Analyst receives a Memo related to fraud indication by the processing system for the application being processed, the Assistant Officer/Credit Analyst is expected to pay more attention to the application being processed, and provide a note in the credit processing system regarding the findings.

Tabel 1. Repayment Capacity Calculation

Fixed Income of Prospective Debtors	Spouse's fixed income	Other income	
100%	No Calculated	100%	Income for other routine matters, such as: position allowances and performance allowances.
		50%	Other routine income other than position allowance and performance allowance; which is still related to his/her main job.

Source: PT Bank BNI Fatmawati Branch Office

Repayment Capacity calculation is a calculation process to determine the ability of Prospective Debtors to return the loan they will receive.

Table. 2. Individual Pattern

Total Net Income Per Month	Maximum DSR
≤ Rp. 20 milion	50%
> Rp 20 milion /d Rp 50 milion	60%
> Rp 50 milion s/d Rp. 250 milion	70%
> Rp. 250 milion	80%

Source: PT Bank BNI Fatmawati Branch Office

Table. 3. Cooperation Pattern

Total Net Income Per Month	Maximum DSR
≤ Rp. 20 milion	60%
> Rp 20 milion s/d Rp 50 milion	70%
> Rp 50 milion	80%

Source: PT Bank BNI Fatmawati Branch Office

Minimum total net income per month that must be met**Table. 4. Minimum Net Income Per Month**

Product	Information	Individual	Cooperation
BNI Fleksi	Jabodetabek	Rp. 3.000.000,-	Rp. 2.500.000,-
	Non Jabodetabek	Rp. 2.500.000,-	Rp. 2.000.000,-
BNI Fleksi Pensiun	Seluruh Indonesia	Rp. 1.500.000,-	

Source: PT Bank BNI Fatmawati Branch Office

Example of installment calculation for total net income per month 5 Rp. 20.000.000,:

Fixed income or net salary of Debtor Candidate

Rp. 5.000.000 x 100% = Rp. 5.000.000

Candidate Debtor's Position Allowance and Performance Allowance

Rp. 4.000.000 x 100% = Rp. 4.000.000

Other income related to the prospective debtor's work

Rp. 1.500.000 x 50% = Rp. 750.000

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Total income = Rp. 9.750.000

The maximum amount of installments (principal + interest) if the Prospective Debtor is Debtor is included in the Cooperation Pattern

= 60% x Rp. 9.750.000 = Rp. 5,850.000,-.

In calculating repayment capacity, other existing credit facilities are also a component used to determine the repayment capacity of prospective debtors. Credit installments that become deductions are all installments of credit facilities on behalf of prospective debtors, whether recorded or not in SLIK OJK based on the results of verification. The following are the provisions for calculating the prospective debtor's existing credit facilities.

Table. 5. Calculation of Existing Credit Facilities of Prospective Debtors

Credit Type	Installment Calculation
Credit Card	- Based on outstanding usage: - If above Rp. 500.000 = 10% x outstanding - If \leq Rp. 500.000 = Rp. 50.000
Consumer loans	based on monthly installments (principal and interest)
Working Capital Loans/Line of Credit	Based on Interest Installments at the time of credit application

Source: PT Bank BNI Fatmawati Branch Office

The scoring system is one of the methods used to assess the feasibility of prospective credit customers who are quantified by providing a certain value or score that illustrates that the facility is acceptable or not to be given. The credit scoring process is a series of data input and verification that has been carried out by other credit units and based on these data, the

system will automatically calculate financial needs and provide a final score for the processed talon debtor application.

Credit Terminator The authority to terminate credit from consumers above the Branch Office / Sub-Branch Office. Authority to terminate consumer loans above the Branch Office or Sub-Branch Office.

Table. 6. KC/KCP Credit Decision Authority Table

Maximum Credit	Credit Decision Officer (PPK)
above Rp 150 Milliar	DIR. UT + WADIU + DIR. KR + DIR. MR
Up to. Rp 150 Milliar	WADIU + DIR. KR + DIR. MR
Up to. Rp 75 Milliar	DIR. KR + Dir MR
Up to. Rp 30 Miliar	IDR 30 Billion SLN Division Leader + CLN Division Leader
Up to. Rp 15 Miliar	Deputy Head of SLN Division + Deputy Head of CLN Division for Consumer Credit Center Management
Up to. Rp 10 Miliar	PW + Deputy Head of CLN Division for Consumer Credit Center Management
Up to. Rp 5 Miliar	HCR/HNS* + Class I/II/III Branch Manager

Source: PT Bank BNI Fatmawati Branch Office

If there are conditions as follows:

- Matters beyond reference in the credit application; and/or
- Credit requests above the individual authority of the Branch Manager;

Then the authority to decide is on the credit decision officer according to the maximum credit tiering at least HCR + Branch Manager Class I/II/III.

Decision Authority for Consumer Loans processed at Branch Offices

Table. 7. KC Credit Termination Authority Table

Unit Name	Branch Class	Authority to Terminate Credit	
		Branch Manager	Head of Business Marketing (PBP)
Branch Office	Class I	Up to Rp. 1,5 Bilion	Up to Rp. 400 milion
	Class II	Up to Rp. 1 Bilion	
	Class III	Up to. Rp. 750 milion	
Sub-Branch Office	Class I	Up to. Rp. 400 milion	
	Class II	Up to. Rp. 300 milion	
	Class III	Up to. Rp. 200 milion	

Source: PT Bank BNI Fatmawati Branch Office

If in the tiering authority to decide the Business Marketing Leader (PBP) or KCP Leader there are conditions as follows:

- Matters outside the reference in the credit application; and/or
- Credit applications above the individual authority of the Business Marketing Division Leader (PBP) or Sub-Branch Office Leader;

Then the authority to decide is at least at the Deciding Official 1 (one) level higher (PPK+1).

Lending is the main business of the bank that contains risks and can affect the stability

and sustainability of the bank's operations. Thus, in its implementation, it must be based on sound and profitable credit principles for the bank, and carried out consistently and sustainably. This process must also pay attention to the 6C Principles, namely character (personality), ability (ability), capital (capital), collateral (collateral), economic conditions (economic conditions), and barriers, restrictions or obstacles. (Maknuun & Ulumudin, 2022) and (Riandi et al., 2024). This is in line with the results of interviews with several informants that at PT BNI (Persero) Tbk. Fatmawati Branch Office there are several obstacles encountered in granting BNI Fleksi credit, for example, there are discrepancies in the documents of prospective debtors, lack of communication between the bank and prospective debtors, or negligence from the debtors themselves, although the implementation of credit granting has been carried out through analysis and application of the 5C principle, problems often arise in the banking business (Candra & Amrizal, 2023) and (Hamonangan, 2020). It is almost impossible that every loan granted can function perfectly. As a result, many banks face non-performing loans, which is an inevitable risk. If such problems arise during the process of lending without collateral, such as BNI Fleksi, the bank will experience losses.

Another thing that results in losses from BNI Fleksi's Unsecured Loans (KTA) is because there are debtors who are not protected with credit guarantee insurance. Therefore, the protection of credit guarantee insurance is very necessary because unsecured credit distribution cannot be separated from the potential risk of bad credit, which can be caused by events such as the death of the debtor. Credit Life Insurance coverage is a step to reduce the risk of loss for the bank when the debtor dies. However, there is a phenomenon where insurance companies reject Credit Life Insurance claims submitted by heirs.

The following are the various obstacles faced by Bank BNI Fatmawati Branch Office when providing Flexi Credit The incompleteness of the required documents needed as support for the credit granting process. This resulted in the bank having difficulty in analyzing the credit, so that Bank BNI (Persero) Tbk Fatmawati Branch Office had to ask the prospective debtor again to complete the requirements that must be met first.

When carried out after conducting BI Checking control, it was seen that many prospective customers intended to apply for pension credit but these customers had a lot of arrears in various banks or fell into the NPL (Non Performing Loan) category. So that the flexi credit application cannot be approved by the bank, because the bank wants to avoid the possibility of bad credit.

Customers of BNI Flexi Unsecured Credit often face delays in principal and interest installment payments, caused by the Company being late in paying salaries to employees. This delay can have an impact on the smooth payment of BNI Fleksi customer installments.

The emergence of collectibility issues. Collectibility refers to the state of payment of principal and interest on the loan, as well as the level of probability that the funds will be recovered.

This is an evaluation of any obstacles that have occurred at Bank BNI Fatmawati Branch Office. It is recommended to provide promotional material for information related to Flexi credit in the brochure by writing credit requirements, credit advantages, credit benefits, and placing company contact information at the bottom of the brochure. This brochure will be very helpful because it provides general information on the description of the Flexi credit application. In addition to the brochure, the bank can make an announcement posted on the board that has been provided by the bank based on the applicable provisions at that time.

The bank regularly disseminates information about loans, either conducted at Bank BNI itself or through direct visits to debtors. The purpose is to provide information about Bank BNI products from the Fatmawati Branch Office and to explain the requirements and mechanisms of credit provision. This approach is highly effective for sharing information with both debtors and prospective debtors.

If a debtor fails to make installment payments by the due date, reminders should be sent via SMS, email, or written letters addressed to the customer. The message should state: "The customer must make the payment by the specified date. If the payment has already been made, please disregard this message." If the customer still does not pay and the delay exceeds two weeks, the BNI Collections team will continue to remind the customer by phone daily until the installment and interest are paid. If the customer ignores multiple reminders and phone calls, BNI will contact the customer's workplace, informing the employer that the employee has overdue payments with Bank BNI. Consequently, the company's payroll officer will be asked to deduct the overdue amount plus interest from the employee's salary to settle the debt with Bank BNI. Should the debtor show no willingness to cooperate, Bank BNI will deploy personnel (debt collectors) from the Jakarta loan collection team to visit the debtor's location to discuss a feasible repayment plan.

In the credit analysis process, greater scrutiny is applied to minimize the risk of processing applications from customers falling under the NPL (Non-Performing Loan) category, thus avoiding potential bad debts. During the credit agreement signing, in-depth awareness is provided about the provisions outlined in the Credit Decision Letter (SKK), Credit

Agreement (PK), and the Agreement on Collateral and Power of Attorney (PPJPK), all of which the customer has signed with legal binding force, to ensure compliance with the terms.

Based on the observations and evaluations conducted by the author regarding the system and procedures for implementing BNI Flexi Loans at PT Bank Negara Indonesia (Persero) Tbk, Fatmawati Branch Office, South Jakarta, the findings are as follows:

1. The system and procedures for BNI Flexi Loans at the Fatmawati Branch have been implemented in accordance with applicable regulations. However, certain challenges remain, such as incomplete supporting documents required for credit processing. Therefore, the sales team managing the respective customers needs to follow up to ensure the missing documents are promptly provided, allowing the credit application process to proceed as per the applicable systems and procedures.
2. During BI Checking (creditworthiness check), it was found that many prospective customers interested in BNI Flexi Loans had existing debts with various banks or fell into the NPL category. Consequently, their loan applications could not proceed to the next stage, as the bank aims to mitigate the risk of bad debts.
3. BNI Flexi Loan customers without collateral often face delays in paying the principal and interest. These delays are attributed to factors such as companies delaying salary payments to employees, which in turn affects customers' ability to pay installments on time. Additionally, issues related to collectability, which reflect the status of principal and interest payments and the probability of loan recovery, contribute to these challenges.
4. Rejections of BNI Flexi Loan applications without collateral occur because prospective debtors do not secure themselves with credit life insurance. Thus, before applying for BNI Flexi Loans, prospective debtors are required to obtain credit insurance. Credit insurance serves as a guarantee from the insurer to the creditor in case the debtor is unable to repay the loan. This protection ensures repayment in the event of the debtor's death, bankruptcy, or termination of employment (layoff). Furthermore, credit insurance facilitates repayment of the loan by covering overdue balances, ensuring timely payment of remaining installments and interest, and providing convenience for the debtor in managing repayments.

In a study conducted by previous researchers (Yuniarti, 2020), the findings explain that the credit application process begins with prospective debtors filling out application forms provided by sales officers. Subsequently, the prospective debtors undergo interviews, and their documents are processed by the Consumer Business Risk (RBK) unit. This process includes data verification, direct evaluation by the Head of Marketing (PBP), and credit decision-

making. Afterward, the documents are transferred to the Credit Administration (ADC) unit for the credit agreement phase and disbursement of loan funds. Any obstacles encountered in the credit distribution process were effectively managed.

In contrast, the author's research finds that the implementation of the BNI Flexi Loan has been conducted adequately and adheres to the procedures and regulations. However, there are still challenges, such as the incompleteness of required supporting documents in the BNI Flexi Loan application process. During BI Checking, some prospective debtors were found to have outstanding debts with various banks. Additionally, BNI Flexi Loan customers experienced delays in paying principal and interest installments due to companies delaying employee salaries, which impacted installment payments and contributed to issues with collectability, such as the possibility of loans not being fully repaid.

The rejection of BNI Flexi Loan applications often occurs because prospective debtors do not secure themselves with credit insurance, which protects against risks such as inability to pay, death, bankruptcy, termination of employment, remaining interest payments, overdue balances, and also facilitates the loan application process.

Empirical Results

Empirical findings from the study on the implementation of BNI Flexi Loan distribution at the Fatmawati Branch Office of PT Bank BNI (Persero) Tbk reveal that the credit provision process generally runs according to established procedures. Data obtained shows that most prospective debtors meet administrative requirements. However, some cases involved incomplete documentation, such as missing proof of income or employment certificates.

Verification results through BI Checking uncovered that some prospective debtors had problematic credit histories (Non-Performing Loans/NPL), leading to loan application rejections. Furthermore, credit application analysis identified primary obstacles, including installment payment delays caused by external factors, such as salary delays or unstable financial conditions of the debtors.

From collectability data, it was found that most debtors were categorized as "current," but some fell into the "substandard" and "doubtful" categories, up to "non-performing" loans. Debtors without credit life insurance also posed increased risks for the bank. Solutions such as payment reminders via SMS and email have proven effective in raising debtor awareness about fulfilling their obligations, though more comprehensive education during the credit agreement phase is still needed.

This study also highlights that strengthening monitoring systems, enhancing diligence in credit risk analysis, and applying greater selectivity in approving credit applications can help the bank minimize the risk of problematic loans.

4. CONCLUSION

Regarding the system and procedures for granting BNI Flexi Loans at PT Bank BNI Fatmawati Branch focuses on three main aspects. The procedures for granting BNI Flexi Loans have been implemented in accordance with the established regulations. Stages such as document collection, verification, interviews, and BI Checking have been systematically applied to assess the eligibility of prospective debtors. However, in practice, some prospective debtors fail to provide complete documentation, causing delays in the credit granting process. The credit process faces several significant challenges: (a) Document Completeness: Many prospective debtors fail to submit the required documents, resulting in delays during the verification process; (b) BI Checking Issues: Some prospective debtors have records of arrears with other banks, hindering approval as the bank aims to minimize the risk of bad loans; (c) Payment Delays: Customers often experience delays in paying installments due to late salary payments from their employers, affecting collectability and increasing the risk of problematic loans. Evaluation indicates that while the procedures adhere to standards, certain areas require improvement to enhance efficiency. It is crucial for the bank to strengthen the monitoring of document completeness, provide deeper understanding to prospective debtors regarding credit requirements, and emphasize the importance of credit insurance, which can mitigate the risks of default due to unforeseen circumstances.

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