

## **Implementation Of Strategies Towards Problem Credit Settlement At Pt. Bpr Laksana Abadi Sunggal Medan**

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### **ABSTRACT**

This internship was carried out by students of the Business Administration Study Program, Faculty of Social and Political Sciences, HKBP Nommensen University Medan, at the branch office of PT. Laksana Abadi Sunggal People's Economic Bank (BPR), located at Jl. Mustafa No. 58, Medan, North Sumatra. This bank focuses on serving the local community as well as Micro, Small, and Medium Enterprises (MSMEs), with its main function being to collect funds from the public and redistribute them in the form of credit. The internship aims to identify the factors that contribute to non-performing loans among the customers of PT. BPR Laksana Abadi Sunggal, to analyze the strategies and measures implemented by the bank, and to identify the challenges encountered in the process of resolving problematic loans, along with finding appropriate solutions. Through this internship, students of the Business Administration program are given the opportunity to learn and understand the procedures for resolving non-performing loans. This internship activity is expected to serve as a sustainable effort to enhance students' knowledge regarding problematic credit. By conducting their internship at PT. BPR Laksana Abadi Sunggal, students gain increased understanding of non-performing loans. The success of this internship depends on an integrated approach. Based on this foundation, the internship program at PT. BPR Laksana Abadi Sunggal has the potential to provide significant benefits for students in understanding credit resolution processes and to contribute to strengthening the financial stability of PT. BPR Laksana Abadi Sunggal.

**Keywords:** *Non-Performing Loans, Resolution Strategies, PT. BPR Laksana Abadi Sunggal*

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### **INTRODUCTION**

PT. Bank Perekonomian Rakyat Laksana Abadisunggal (BPR) is a financial institution licensed by the government whose general duties are to collect funds from the public in the form of savings and deposits distributed funds to the public who need business capital and other needs in the form of credit (News, 2019). In addition, the

interest rate of lending at PT. BPR Laksana Abadisunggal is in the range of 10% to 20% per year thus, credit risk management has becomes increasingly important to maintain the smoothness of repayment and financial health of the bank (Alanshari & Marlius, 2018).

PT. BPR Laksana Abadisunggal plays a very important role in supporting the economic growth of people (Winda Elo Mendari & Widayati, 2022). One of the main functions of BPR is as an intermediary institution that connects parties with excess funds (surplus units) with parties who need funds (deficit units). In carrying out its functions, the People's Economic Bank (BPR) provides various types of services, one of which is credit to the public (Ilham Febriansyah & Afriyeni, 2019). Credit is one of the largest sources of income for BPR, but at the same time it is one of the most significant sources of risk (Putri & Dharma, 2016). In performing its duties and functions, the PT. BPR Laksana Abadisunggal obtained permission from the Minister of Finance Number: Kep -045 / KM.17 / 1994 dated February 26, 1994 Minister of Justice of the Republic of Indonesia dated August 18, 1993. Board of Directors of Bank Indonesia No.26 / 909 / Dir / UPBD / Rahasia dated February 11, 1994 (Strategi, Industri, Jember, Upaya, & Daya, 2017).

Poorly managed credit can lead to problems such as the emergence of *non-performing loans* (NPLs). A non-performing loan is a situation in which a customer is unable to pay all or part of their obligations to the bank according to the agreements reached between the two parties. High levels of non-performing loans can disrupt a bank's financial health, reduce profitability, and threaten its operational sustainability (R Widayati & Herman, 2019).

PT. Bank Perekonomian Rakyat Laksana Abadi Sunggal is a financial institution focused on providing credit services to the public, particularly the micro, small, and medium enterprise (MSMEs) segment (Al-Amarneh, Yaseen, Atta, & Khalaf, 2023). In practice, BPRs face various challenges in credit risk management, including the issue of non-performing loans (Fischer, 2019). The factors causing non-performing loans can originate from both internal and external sources, such as inadequate creditworthiness analysis, weak credit oversight, changes in economic conditions, and customer business failures (Ratna Widayati & Herman, 2019).

Handling problem loans is crucial because if not promptly resolved, it can negatively impact the liquidity and financial health of rural banks (Parappurathu, Ramachandran, Baiju, & Xavier, 2019). Therefore, an effective problem loan resolution strategy is needed, including persuasive approaches, restructuring, rescheduling, reconditioning, and legal action, if necessary (Miranti, Lubis, & Anam, 2023).

In the context of this internship, the author created an internship report on the process of resolving non-performing loans for customers of PT. Bank Perekonomiam Rakyat Laksana AbadiSunggal, the factors that influence it, and the steps taken by the bank to reduce the risk of losses due to non-performing loans (Wind, 2023). This background provides an overview of why this topic is important, both academically and practically (Subaweh, 2011), because it is related to banking risk management, business continuity, and the protection of financial stability (Thamrin, 2016).

Understanding this background, it is hoped that the author of this internship report can make a major contribution to other parties, both BPR Laksana Abadisunggal and

academics (Sudarto & Santoso, 2019);(I Febriansyah & Afriyeni, 2019). The author can provide useful information and analysis for BPR, academics, and the general public in managing credit healthily and preventing the emergence of problematic credit in the future (Nalom, 2024a).

Thus, this activity not only impacts students but also PT. BPR Laksana Abadisunggal in maintaining financial stability (W E Mendari & Widayati, 2022). Therefore, systematic efforts through student internships are required to increase the profitability of PT. BPR Laksana Abadisunggal (Nalom, 2024b)



**Figure 1. Implementation of activities**

The objectives of this internship are as follows: (1) to identify the factors that cause problematic credit to PT customers. BPR Laksana Abadisunggal (2) analyzed the strategies and steps taken by PT. BPR Laksana Abadisunggal (3) to identify the obstacles faced in the process of resolving problematic credit and findin appropriate solutions (Porter, 2020).

#### **Credit as a product of PT. BPR Laksana Abadi Sunggal**

Strategy implementation involves implementing management decisions outlined in long- and short-term plans (Kubota, Horita, & Tasaki, 2020). The strategic management process does not end with determining which strategy to pursue. Strategic thinking must be translated into strategic action (Abror et al., 2019). This translation is easier if a company's managers and employees understand the business, feel a sense of

belonging, and are involved in strategy formulation activities that contribute to its success. Without an understanding and commitment, strategy implementation efforts face significant challenges. Implementing strategies impacts the organization from top to bottom, including functional and divisional business areas (Strategi et al., 2017) .

Credit is the provision of money or bills that can be equated with it, based on a loan agreement or agreement between a bank and another party which requires the borrower to repay the debt within a certain period of time with the provision of interest (Zhang, Liu, & Liang, 2020).



**Figure 2. Joint survey of Branch Managers in the field with customers**

Generally, credit is defined as trust. In Latin, it's called "*credere*," meaning the bank (creditor)'s trust in the customer (debtor) (Cheng, Azam, & Khatibi, 2023). The bank believes the customer will repay the loan according to the agreement (Ahmad Shoifi, Djumikasih, & Laila, 2024). This can also be interpreted as meaning that the debtor has the bank's trust to obtain funds and use them appropriately, with the ability to repay them according to the agreement agreed upon by both parties. (Widayati & Herman, 2019) .

#### **Non-Performing Loans**

Credit granting carries various risks, including the possibility of credit resulting in gaps in the process of relevant activities (Chee, Kong, & Ng, 2024). This problem occurs because of the uncollectible credit that results in losses for the bank (Zhu, Zhou, Xie, Wang, & Nguyen, 2022). Problem credit is defined as credit that has not been repaid by the debtor as agreed upon since its maturity (Hendika & Setyowati, 2022).

Non-performing loans are situations in which the customer is no longer able to pay some or all of their obligations to the bank as promised (Mendari & Widayati, 2022) .



**Figure 3: Morning exercise activities with Branch Leaders**

#### **Efforts to Settle Problem Loans**

Problem debt resolution is a series of actions a bank can take with a problem debtor to improve the debtor's business performance and credit quality (Fahad & Bulut, 2024). Bank actions to resolve problem debt include the following (Andana & Baskoro, 2022):

1. *Rescheduling*

Changes to credit terms only concern the payment schedule and/or time period including the *grace period* and changes in the amount of credit installments (Huang & Kuo, 2015).

2. *Reconditioning* (reconditioning)

Changes to some or all of the credit terms, including but not limited to changes to the payment schedule, term, interest rate, postponement of payment of some or all of the interest and other terms (Priyadi, Utami, Muhammad, & Nugraheni, 2021).

3. *Restructuring* (restructuring)

Rescue efforts by making changes to credit conditions involving additional bank funds, converting all or part of the interest arrears into a new credit principal or converting all or part of the credit into company *equity or bank equity*, which is done without *rescheduling* or *reconditioning*. (Febriansyah & Afriyeni, 2019)

## **METHOD**

#### **Place and Time of Internship**

The internship process was performed at PT. BPR Laksana Abadisunggal Medan branch office at JL. Mustafa No. 58 Gelugur Darat I, East Medan District, North Sumatra.

The internship activity lasted for 31 days, from July 28, 2025 to August 29, 2025. The internship hours start according to office hours, starting from 08.00 to 17.00 WIB every Monday-Friday and on Saturdays starting from 08.00 to 12.00 WIB. The author conducted his activities by following the working hours of workers at PT. BPR Laksana Abadisunggal.

#### **Implementation Stages**

The methods used in implementing the internship are:

1. Observation or direct observation in the field during processes and activities carried out by the company.
2. Direct interviews with staff or employees related to the process and those who are not yet understood to gather more information.
3. Work practice is being directly involved in processes and activities permitted by the company.

#### **Internship Preparation**

In the preparation stage carried out before the internship is carried out, namely:

1. Determination of the internship students name on the internship template provided by the faculty
2. Accepting a supervisor who has been determined by the Dean of the Faculty of Social and Political Sciences, HKBP Nommensen University, Medan
3. Determine the internship location and create an internship permit letter addressed to PT. BPR Laksana Abadisunggal. An internship permit letter issued by the Head of Administration of the Faculty of Social and Political Sciences, HKBP Nommensen University, Medan, was signed by Deputy Dean 1 of the Faculty of Social and Political Sciences.
4. Provision from the internship supervisor before the internship is carried out.



**Figure 4. Activities to celebrate the birthday of PT. BPR Laksana Abadisunggal employees**

## **RESULTS AND DISCUSSION**

#### **General Overview of PT. BPR Laksana Abadisunggal**

PT. BPR Laksana Abadisunggal was established and began operations on March 31, 1994, in Medan Binjai KM 12 No. 33 C (Simpang Kompos). PT. BPR Laksana Abadisunggal is an institution engaged in the financial sector and has obtained permission from the government such as the Minister of Finance with Number: Kep-045 / KM.17 / 1994 dated February 26, 1994, the Minister of Justice of the Republic of Indonesia dated August 18, 1993, and the Decree of the Board of Directors of Bank

Indonesia No.26 / 909 / Dir / UPBD/Rahasia dated February 11, 1994. In general, PT. BPR Laksana Abadi Sunggal has the task of collecting funds from the public in the form of savings and deposits, as well as distributing funds to the public who need business capital and other needs in the form of credit.

#### **Vision and Mission of PT. BPR Laksana Abadisunggal**

##### **1. Vision**

To become the BPR of choice for the people of North Sumatra in managing healthy, safe, reliable and beneficial finances.

##### **2. Mission**

- a. Committed to providing excellent service to the community
- b. Always strive to improve human resource capabilities to achieve maximum service
- c. To be a solution for the community they do not get caught in non-bank financial institutions that provide high loan interests.



**Figure 6: Farewell activities for new graduates at PT. BPR Laksana Abadisunggal**

#### **CONCLUSION**

Based on the results of internships and research conducted at PT. BPR Laksana Abadisunggal regarding the resolution of problem loans at PT. BPR Laksana Abadisunggal, it can be concluded that problematic loans arise due to internal and external factors. Internal factors include insufficient credit analysis, weak supervision, and the limited knowledge of bank officers. Meanwhile, external factors include uncertain economic conditions, customer business failures, and low debtor faith in fulfilling obligations.

In response to these challenges, the PT. BPR Laksana Abadisunggal implemented strategies such as rescheduling, reconditioning, restructuring, and even legal action if necessary. These strategies have been proven to help reduce the risk of loss while providing customers with the opportunity to continue their business. However, banks still faces several obstacles such as limited human resources in credit supervision, low debtor awareness, and the influence of unpredictable external conditions. Overall, this internship provided valuable experience for the author in understanding the risk management process in the banking world and applying the theory to real-world practice.

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