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Examining The Capability Of People's Credit Bank In Langkat District In Overcoming Financial Problems Of Village Communities

Meigia Nidya Sari[1*], Mustafa[2], Annisa Fajariah Damanik[3]
[1,2,3]Department of Accounting, Faculty of Social Sciences, Universitas Pembangunan Panca Budi, Indonesia

Email : meigia@dosen.pancabudi.ac.id

Abstract

This research aims to examine the ability of Rural Banks in Langkat Regency to overcome the financial problems of village communities. One of the very important needs of modern society today is a healthy and reliable financial system. The financial system even has a very basic role for society. Rural Bank is one of the institutions that uses a financial system and can provide financial information in the form of financial reports which can provide information to internal and external parties regarding the company regarding the financial situation and conditions within the company. The subjects in this research were the leadership, accounting department and operations department at the People's Credit Bank in Langkat Regency. The type of research is quantitative research with the data used are financial reports. Data collection techniques are interviews and documentation. Data analysis is CAMEL analysis which is used to assess the level of bank financial health based on capital, quality of productive assets (KAP), management, profitability and liquidity. The research results show that the level of bank financial health in terms of the capital aspect (CAR) in 2016, 2017, 2018 is within healthy criteria. The ratio of classified productive assets to productive assets in 2016, 2017, 2018 shows that the bank is in healthy criteria, while PPAPYD (Provision for Losses of Productive Assets Established) in 2016 is included in unhealthy criteria, whereas in 2017, 2018 the bank is in healthy criteria . The evaluation of management aspects in general management and risk management in 2016, 2017, 2018 shows criteria that are unhealthy and quite healthy. The profitability aspect, namely ROA in 2016, 2017, 2018 shows that the bank is in the healthy category, while BOPO in 2016, 2017, 2018 is included in the healthy criteria. The liquidity aspect, namely the LDR in 2016, 2017, 2018 is included in the healthy criteria, while the cash ratio in 2016, 2017, 2018 is included in the healthy criteria. Growth in the level of bank financial health at PT. BPR Langkat 2016, 2017, 2018 shows that the bank's financial health level is included in the healthy criteria.

Keywords: Financial Capability, Community Finance, CAMEL.

INTRODUCTION

One of Indonesia's development goals is to improve living standards society through economic development. Economic development is so fast make people more critical in thinking to follow developments in information economy. One of the very important needs of modern society today is existence financial system (Nasution et al., 2019). The financial system even has a very basic role for society. The company is one of the institutions that uses the financial system and can provide financial information in the form of financial reports that can provide information to internal and external parties regarding the company's circumstances and conditions finances within the company (Supraja, 2024).

Financial institutions have an important role in the economy of a country (Colombarolli & Lersch, 2023). The role of financial institutions is to collect funds from the public and distribute them back to communities in need. Financial institutions consist of financial institutions banks

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and non-bank financial institutions (Nst et al., 2021). Bank financial and non-bank financial conditions is in the interests of all related parties, including owners, bank managers, and the community bank service users, the Financial Services Authority and other parties. The bank's financial condition can used by interested parties to evaluate the bank's performance apply the principle of prudence, compliance with applicable regulations (Nasution, 2020).

In general, a bank is known as a financial institution whose main activity is namely accepting savings, current accounts, savings and deposits. Banks are also known as places or a means to borrow money (credit) for parties who lack funds (unit deficit). In Apart from that, banks are also known as a place to store money for those who have excess funds (surplus units).

Based on Law no. 10 of 1998 concerning Banking which is a revision against Law no. 7/1992 bank financial institutions consist of Commercial Banks and BPRs. BPR Different from Commercial Banks, Commercial Banks are banks that carry out activities business using conventional/sharia principles in its activities of providing services in the past cross payments. Meanwhile, BPR does not provide traffic services payment (Sukmadilaga et al., 2015).

The growth of banks in Indonesia has resulted in intense competition between one bank and another in finding customers. This can trigger unhealthy competition Therefore, the health of the bank must always be considered because the public is more concerned entrust their money to the bank, where people can withdraw funds in his possession at any time and the bank must also be able to return these funds if want to be trusted by their customers (Arnita & Nasution, 2019).

The financial health of a bank is of interest because it shows guarantee of the security of customer funds stored in the bank (Wang et al., 2023). Financial condition of banks can be used by related parties such as owners, managers (management) banks, the public using bank services, Bank Indonesia as the bank supervisory authority, and other parties to evaluate the bank's performance in implementing the prudential principle, compliance with applicable regulations and risk management (Nasution et al., 2021).

BPR Health can be assessed from the CAMEL factors, namely Capital, Assets, Management, Earnings and Liquidity with components and weights determined by Bank Indonesia (Khalife et al., 2023). Banking can Carrying out a separate assessment of the bank's health level is a good thing to do monthly, quarterly, semi-annually, or annually with the aim of knowing banking development. However, in the Accounting Department at PT. BPR Langkat in conducting bank health analysis using the CAMEL level ratio understanding is still lacking, it is feared that this will have a negative impact on the level the health of the bank, while assessing the health level of the bank is very important to be carried out so that the management of the BPR can monitor the development of the bank. Apart from that, people will have high loyalty if the bank has one good and stable level of health (García-Pérez-de-Lema et al., 2022).

Financial reports are the right source to use as material for analysis financial performance from year to year. Because in the financial reports there are important information such as obligations/debts, and owner's assets. According to the team. According to (Ramadhan & Nasution, 2020), financial reports are part of the financial reporting process. Complete financial reports usually include balance sheets, profit and loss statements, reports changes in financial position (which can be presented in various ways, for example, as cash flow statement, or funds flow report), notes and other reports and explanatory material that is an integral part of financial

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reports. However, at PT. BPR Langkat The financial reports are still just numbers so readers don't know yet the meaning of these numbers. Therefore, it is necessary to analyze the level of health banks use CAMEL analysis so that the meaning of the numbers presented in the financial statements can be interpreted (Afiah & Azwari, 2015).

Seeing the problems that exist at PT. BPR Langkat is related to levels bank health, so I am interested in conducting research at PT. BPR Steps to find out what developments in each banking health level are each year there is an increase or decrease and if there is a decrease PT. BPR Steps can fix it sooner, which is also the reason I did research on it PT. BPR Langkat because of the level of understanding in its Accounting Department in carrying out Therefore, assessing the level of bank health using the CAMEL ratio is still lacking with the research I have done, I can provide an idea of how to do it Bank Health Level analysis uses the CAMEL ratio, and with an assessment Bank health level at PT. BPR Langkat then published financial reports the bank can know the meaning of these numbers, so that it can be known banking health condition. The assessment results are expected to provide a better understanding of the results the company has achieved in carry out activities as planned.

RESEARCH METHODS

To provide a clear picture and facilitate the implementation of this research, it is necessary to provide research material that will be studied as a basis for the research (Habu & Henderson, 2023). This research uses a qualitative research approach because it is fundamental depends on the observation of the problem to be studied. The problem in this research is regarding the analysis of good governance on the effectiveness of levy revenue cleaning service. Qualitative research is research that is descriptive and tend to use analysis with an inductive approach. In qualitative research, starting research from theory to data and ending in acceptance or rejection of theory the. In qualitative research, researchers start from research data using theory which exists as an explanation and ends with a theory (McDermott, 2023).

To collect the necessary data and information, the researcher using research procedures, namely the method of observation and interviews with still refers to the context of qualitative research with a descriptive analysis approach.

Research parameters are values or conditions that are used as benchmarks in finding something to fill an existing void or deficiency, digging deeper into what already exists, developing and expanding, and testing the truth from what already exists but its truth is still in doubt. The parameters observed in This research examines the capabilities of Rural Banks in Langkat Regency in overcoming the financial problems of village communities.

This type of research uses descriptive research. Descriptive research is research that systematically describes facts and situations and activities of the object under study (Díaz & Cano, 2022). The scope of this research seeks to describe the real picture from real phenomena that occur to examine the capabilities of credit banks People in Langkat Regency in overcoming village community financial problems.

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of this research seeks to describe the real picture from real phenomena that occur to examine the capabilities of credit banks People in Langkat Regency in overcoming village community financial problems.

To obtain research data, the data collection techniques used by Researchers in supporting the completion of this research are as follows:

1. Interview technique, which is carried out by interviewing respondents directly directly to collect research data.
2. Documentation techniques, which are aimed at obtaining existing data and literature, whether from books, scientific essays, writings or research previous issues that are relevant to the problem topic being researched. For later Quoting is carried out either directly or indirectly from these literary sources.

The data source in research is the subject from which the data was obtained (McDermott, 2023). The data source in this research is data in the form of financial reports on People's Credit Bank in Langkat Regency. The analytical method used in this research is the descriptive analysis method where the method of discussing problems is to explain, describe, compare and explain data so that conclusions can be drawn achieve the research objectives with the following stages:

1. Collect data on Rural Bank financial reports;
2. Calculate the CAMEL ratio on the basis of existing theory;
3. Analyze the calculated CAMEL ratio by providing an illustration and the calculations are quite clear;
4. Make a conclusion from the results of the analysis and based on that conclusion It is recommended that suggestions for improvement can be taken into consideration for Rural Banks.

RESULTS AND DISCUSSION

Capital Factor Analysis

$$CAR = \frac{3.756.268}{5.780.336} X 100\% = 64{,}98\%$$

Credit Score Calculation
Credit Value = (Ratio: 0.1) + 1 (Maximum 100)
= (64,98 : 0,1) + 1
= 650,8
The maximum Component Credit Value is 100
Factor Credit Value = CAR x Credit Value
= 30% X 100
= 30 (Healthy)

$$CAR = \frac{4.046.913}{6.291.495{,}3} X 100\% = 64{,}32\%$$

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Credit Score Calculation
Credit Value = (Ratio: 0.1) + 1 (Maximum 100)
= (64,32 : 0,1) + 1
= 644,2
The maximum Component Credit Value is 100
Factor Credit Value = CAR x Credit Value
= 30% X 100
= 30 (Healthy)

$$CAR = \frac{4.773.149}{7.245.120,5} X100\% = 65{,}88\%$$

Credit Score Calculation
Credit Value = (Ratio: 0.1) + 1 (Maximum 100)
= (65,88 : 0,1) + 1
= 659,8
The maximum Component Credit Value is 100
Factor Credit Value = CAR x Credit Value
= 30% X 100
= 30 (Healthy)

Productive Asset Quality Factor Analysis

Table 1. CAR Ratio Calculation

	2021	2022	2023
CAR	64,98%	64,32%	65,88%
GROWTH	-	-0.66%	1.56%
ATMR	5.780.336	6.291.495	7.245.121
Minimum Capital Requirement	462.427	503.320	579.610
Criteria	Healthy	Healthy	Healthy

From the results of calculating the CAR ratio in Table 1, it can be seen that the CAR in 2021 is 64.98%, in 2022 there is a decrease of 0.66% to 64.32%, and in 2023 there is an increase of 1.56% to 65, 88% . In Table 1, it can be seen that the CAR value from 2021 to 2023 did not experience a consistent increase, where the CAR from 2021 to 2022 decreased but from 2022 to 2023 it increased. This shows that the ability of PT. BPR Langkat in providing funds for business development purposes and accommodating possible risks of loss resulting from inconsistent Bank operations. This is because the CAR ratio in 2021, 2022 and 2023 is still above the criteria determined by the government, namely 8%, so this value is included in the healthy category. Productive Asset Quality Factor Analysis

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Table 2. Calculation of the Ratio of Classified Earning Assets to Earning Assets

	2021	2022	2023
Quality of Productive Assets Ratio	4,49%	4.12%	4.12%
GROWTH	-	-0.37%	0.00%
Criteria	Healthy	Healthy	Healthy

The results of the calculation of productive assets in Table 2 show that the movement of the Quality of Productive Assets Ratio in 2021 was 4.49% and there was a decrease in 2022 by 0.37% to 4.12% and in 2023 there was no increase or decrease in Quality of Productive Assets Ratio remained unchanged at 4.12%. From the movement of the Quality of Productive Assets Ratio, it can be seen that from 2021 to 2023 PT BPR LANGKAT shows a healthy condition even though in 2021-2023 it experienced a decline and 2022-2023 did not have any development, meaning it is possible that the number of productive assets has or contains potential. does not provide very small income for the company.

Table 3. Comparison of Allowance for Losses of Productive Assets

	2021	2022	2023
Allowance for Earning Asset Losses Ratio	7,38%	100%	100%
GROWTH	-	92.62%	0.00%
Criteria	Not Healthy	Healthy	Healthy

The results of productive asset calculations in Table 3 show that movement The Earning Asset Losses Ratio in 2021 is 7.38%, in 2022 it is 100% and in 2023 by 100%. From the results of these calculations it can be seen that from 2021 to with 2023 showing an increase in the ratio at PT. BPR LANGKAT. But on 2021 experiences unhealthy criteria, meaning the possibility of asset write-off The productivity that must be formed contains potential that is not good for PT. BPR Step up. And starting in 2022, the company will implement a 100% Earning Asset Losses Ratio for the company's financial health level.

Table 4. Calculation of General Management Factors

	2021	2022	2023
Total Credit Value	24	25	27
GROWTH	-	1	2
Criteria	Not Healthy	Not Healthy	Quite Healthy

Table 5. Calculation of Risk Management Factors

	2021	2022	2023
Total Credit Value	43	100%	100%
GROWTH	-	92.62%	0.00%
Criteria	Quite Healthy	Not Healthy	Not Healthy

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From the results of the assessment of management factors at PT. BPR LANGKAT in Table above, it can be seen that general management factors have increased from year to year year, namely in 2021 with a total general management score of 24 points, year 2022 is 25 points and 2023 is 27 points, these values show that general management in 2022, 2023 will experience an unhealthy condition and in 2023 is considered to be in quite healthy condition.

Risk management factors can be seen in the table which shows that at in 2021 the total risk management score will be 43 points, in 2022 it will be 39 points and in 2023 it will be 38 points. This value indicates that risk management is in place 2021 is quite healthy, 2022 is not healthy, 2023 is not healthy.

General management and risk management at PT. BPR LANGKAT is in unhealthy and quite healthy conditions, meaning that in the year concerned PT. BPR LANGKAT cannot yet be said to be very capable of managing the Bank in both aspects strategy, structure, system, leadership and any risks that arise in each activities so that the Bank has not been able to maximize its business results.

Table 6. ROA Ratio Calculation

	2021	2022	2023
ROA	4,41	7,24	9,02
GROWTH	-	2.83%	1,78%
Criteria	Healthy	Healthy	Healthy

Based on the calculations in Table 6, the results obtained for the ROA ratio are at PT. BPR LANGKAT in 2021 was 4.41%, in 2022 there was an increase of 2.83% to 7.24% and in 2023 there will be an increase of 1.78% to 9.02%. Based on DIR Decree No. 30/12/KEP/DIR/97, then ROA at PT. BPR LANGKAT is in a healthy condition because the ROA value is good in 2021, 2022 and 2023 above the BI assessment standard, namely 1.22%.

Table 7. BOPO Ratio Calculation

	2021	2022	2023
BOPO	81,16	70,28%	63,47%
GROWTH	-	-10.88%	-6,81%
Criteria	Healthy	Healthy	Healthy

The ratio of operational costs to operating income (BOPO) is in Table 7 shows the level of efficiency of a Bank in its operations which influences to his income. From the results of the calculations above, the BOPO ratio figure for in 2021 amounting to 81.16% and experiencing a decrease in 2022 amounting to 10.88% to 70.28% and in 2023 it will decrease again by 6.81% to 63.47%. BOPO ratio values from 2021-2023 are included in the healthy category even though the BOPO ratio decreases every year and because the ratio value is less of 93.52%. This ratio shows that the higher the BOPO ratio percentage, the higher the BOPO ratio the situation at PT will get worse. BPR LANGKAT. This is due to cost operations used are getting bigger.

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Table 8. CR Ratio Calculation

	2021	2022	2023
Cash Ratio	43,51%	45,56%	20,447%
GROWTH	-	2,05%	-25,12%
Criteria	Healthy	Healthy	Healthy

Table 8 shows that the cash ratio in 2021 is 43.51% and occurs an increase in 2022 of 2.05% to 45.56%. In 2023 there will be a decline amounted to 25.12% so the cash ratio was 20.44%. The higher this ratio means more good current asset position to meet short-term obligations that must be immediate fulfilled.

Table 9. LDR Ratio Calculation

	2021	2022	2023
LDR	67,32%	73,07%	86,35
GROWTH	-	5,75%	13,28
Criteria	Healthy	Healthy	Healthy

From the calculation results in Table 9 above, in 2021 the LDR ratio value is 67.32 %; in 2022 it will increase by 5.75% to 73.07% and in in 2023 there will be an increase of 13.28% so that the LDR ratio becomes 86.35%. This increase in the LDR ratio shows that every year there is an increase in the number credit which is offset by an increase in funds received by the Bank. This shows that the increasing trust of public customers in PT BPR Langkat. Ratio This is still in the healthy category. At this ratio the best will be in 2021 namely 67.32% because it has the smallest percentage of the three years of observation.

CONCLUSION

Capital factor (CAR) at PT. BPR Langkat in 2021, 2022 and 2023 respectively 64.98%, 64.32% and 65.88%, these ratios are included in healthy category, namely with a CAR ratio of more than 8%. The productive asset quality factor uses two ratios, namely calculations the ratio of classified productive assets to productive assets and ratios Allowance for Losses of Earning Assets Created. Assets productive in 2021, 2022 and 2023 each amounting to 4.49%; 4.12% and 4.12%, included in the healthy category because it is no more than 10.35% category healthy as determined by Bank Indonesia. Allowance Ratio Write-off of Productive Assets Formed in 2021, 2022 and 2023 each amounting to 7.38%; 100% and 100%, 2021 falls into the no category healthy, but in 2022-2023 it will be included in the healthy category, because exceeded the standards set by Bank Indonesia by 81%. Management factors, management factors for general management in 2021, 2022 and 2023 each at 24 points, 25 points in the category unhealthy and 27 points fall into the quite healthy category, while for risk management in 2021, 2022 and 2023 respectively amounting to 43, included in the quite healthy category, 39 and 38 included in the poor category Healthy. Profitability factor, profitability factor uses two ratios, namely ROA and BOPO. ROA in 2021, 2022 and 2023 will be 4.41% each; 7.24% and 9.02%, included in the healthy category. BOPO in 2021, 2022 and 2023 respectively 81.16%; 70.28% and 63.47%,

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included in healthy category, because it is no more than 93.52% of the predetermined standards Bank Indonesia. Liquidity factor, the liquidity factor consists of two ratios, namely LDR and cash ratio. LDR in 2021, 2022 and 2023 each is 67.32%; 73.07% and 86.35%, is included in the healthy category, because it is no more than the standard determined by Bank Indonesia, namely 94.75%. Cashratio in 2021, 2022 and 2023 respectively 43.51%; 45.56% and 20.44%, incl in the healthy category, because it is more than 4.05% of the standards determined by Bank Indonesia. Development of PT's health level. BPR Langkat in 2021-2023 for Capital, Asset, Management, Earning and Liquidity components in 2021, 2022 and 2023 are 88.7715, 92.8, 93 respectively, this TKS value includes in the healthy category because the TKS score is more than 81

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