



Determinants of Uncharacteristic Loans in Savings and Loan Units Menara Desa Pematang Duku (USP)

Muhammad Isa Selamat^{1*}, Khodijah Ishak², Husnul Khotimah³

STIE Syariah Bengkalis

Corresponding Author: Muhammad Isa Selamat

m.isa@stiesyariahbengkalis.ac.id

ARTICLE INFO

Keywords: Character, Economic Condition, Ability to Manage Credit, Bad Credit

Received : 12 June

Revised : 15 July

Accepted: 20 August

©2023 Selamat, Ishak, Khotimah: This is an open-access article distributed under the terms of the [Creative Commons Attribution 4.0 International](https://creativecommons.org/licenses/by/4.0/).



ABSTRACT

This study aims to determine the determinants of Bad Credit in the Savings and Loan Unit (USP) from an Islamic Economic Perspective from the Character, Economic Conditions and Ability to Manage Credit to the Savings and Loans Unit (USP). This is a bad credit study in the Savings and Loans Unit (USP) which was then analyzed using SPSS 23 software. As for the normality test, it was obtained $0.122 > 0.05$. From these results it can be seen that it is normally distributed. In the multiple linear regression test, the character has a significant effect on bad loans of $0.872 > 0.05$ with $t_{count} < t_{table} -0.163 < 2.073$, economic conditions have a significant effect on bad loans of $0.001 < 0.05$ with $t_{count} < t_{table} -3.844 < 2.073$, the ability to manage credit has a significant effect on bad loans of $0.665 < 0.05$ with $t_{count} < t_{table} -0.439 < 2.073$. From the coefficient of determination test, it is found that the influence of character (X1), economic conditions (X2), and ability to manage credit (X3) on bad loans (Y) is 46.0% and the remaining 54.0% is influenced by other variables such as credit term, natural disasters, credit supervision, and others

INTRODUCTION

Village enterprises (BUMDes) are economic and social institutions owned by the village administration together with the village people, which benefit the welfare of the village people and which are established according to the needs and potential of the village according to the Village Management Regulation No. 72 (Pradini, 2020). November 2005, on increasing incomes of villages and communities Village management can establish village community enterprises based on the needs and potential of the village. This (Kirowati & Setia, 2018) is done to control the inequality between urban and rural areas. and rural poverty supported development efforts in rural areas. However, the approach to rural development often diverges from urban areas (Jenar, 2022), resulting in a process of urban bias: rural development initially aimed at improving the well-being of rural communities. But it has the opposite effect, namely that the potential of rural areas will be drawn to urban areas from the human perspective. natural resources and even (Diartho, 2018) capital.

BUMDes, which promotes rural communities, has a business unit program called Savings and Loans Business (USP), a financial institution dealing with savings and loans for local villages/Kelurahan. village/community administered and managed by kelType equation here.urahan, (Ratnawati & Kurniati, 2019). The Savings and Credit Business Unit (USP) was established through the Village/Kelurahan Conference. determined by village/Kelurahan decisions. This program is one of the highlights right now. We hope that the economic well-being of the Community can be improved with the savings and credit business units (Abrar et al., 2021; Moore, 2021). In order to attract the attention of the community to actively participate in development operations, the use of funds, villages or kelurahan enterprises should take into account the potential of the natural resources of the village/kelurahan and adapt it to the needs of the local community. The program is expected to increase people's income through the working capital loans provided. Hopes to increase the entrepreneurial creativity of low-income Kelurahan village/community members. To promote the welfare and economic independence (Aji, 2021) of society.

LITERATURE REVIEW

Economic development is the steps taken by the government to improve the economic conditions of a country, region and society. Economic development is carried out from large to small. Economic development aims at improving the community economy, which is also concerned with improving people's well-being (Koko Saputra, 2021).

Islam forbids any transaction that generates interest on money, (Saeed et al., 2021), but this does not mean that Islam (Eko Firmanto, 2020; Jamaluddin, 2018; "Konsep Al-'Ariyah, Al-Qardh Dan Al-Hibah," 2021) prohibits saving and borrowing. so it can be returned to its owner (Sitepu 2015). savings and loans can be interpreted as a good or service that one of the parties has an obligation to pay to the other by a specific or implied written or oral agreement. and must be repaid within a certain period of time. (Aji, 2021) In Islam, saving and borrowing can be

interpreted as a means of mutual assistance between the powerful and the incapable. As revealed in the Al-Baqorah : 245 verse of the Holy Qur'an:

مَنْ ذَا الَّذِي يُقْرِضُ اللَّهَ قَرْضًا حَسَنًا فَيُضَاعِفَهُ لَهُ أَضْعَافًا كَثِيرَةً ۗ وَاللَّهُ يَقْبِضُ وَيَبْسُطُ ۗ وَإِلَيْهِ تُرْجَعُونَ

Meaning: *Someone who wants to lend money to Allah. good debt (who spends his wealth in the way of Allah), Allah will increase his reward many times over, Allah will narrow and widen him. and to Him you will be returned.*

Loan (UED-SP) is an economic enterprise that provides loans in the form of money for village community business activities for individuals and groups deemed productive. (Winisudo & Sadewo, 2021) The client will repay the loan every month at the interest determined by the manager.(Rusnani et al., 2016) program this initiative was initiated by the Ministry of Interior (Dirjen PMD) to establish rural microfinance institutions (loans) to overcome financing problems for the poor or small business. With the aim of developing an efficient economic enterprise using resources in rural areas and with the aim of potential capital Promoting rural economic activities Increasing entrepreneurial creativity Promoting the growth of informal trade

Savings and Loan Unit (USP) Menara Desa Pematang Duku is a financial institution that operates savings and loans for Kelurahan Villages/Villages. Funds used by the savings loan business unit In the form of the loan provided, it is in the context of the implementation of the village capacity building project to stimulate economic activities, increase community commercial activities, this project has a high risk (*risk assets*) i.e. it will not. come back. Bad credit or Non-time credit. One of them is *Operational Loan (NPL)*, which is Business Savings Loans (USP) maturity measured by credit level. *Non-performing loan (NPL)*, commonly referred to as the "NPL Ratio" (Hiyani, 2008: 66), can impair the liquidity of a Credit Savings Enterprise (USP). bay. Credit failure is the problem of savings and credit in the savings and loan business . Bad credit in savings and loans can be seen in the table below:

Table 1. Bad Credit

Year	Benefits	Circulating Capital	Fluent	Busy
2016	508	₹ 6,497,700,000	407	101
2017	648	₹ 8,338,700,000	491	157
2018	713	9.491.7 Million	464	249
2019	811	₹ 13,370,200,000	734	77
2020	913	₹ 15,467.2 Million	887	26

Source : Information from USP Menara Pematang Duku Village

From the information in the table above, it is seen that the unpaid balance has increased in 2018 compared to the last 2 years. There are a total of 811 beneficiaries and money in circulation 13,370,200,000 Indian Rupiahs But in 2020 the number of offenders will be 26 out of a total of 913 beneficiaries.

Bad credit is a common part of bad credit, (Aprilia, 2021). If savings and loan businesses have problems in getting installments from debtors, bad credit will occur and the decision to give wrong credit (Gunawan et al., 2022). Suspicious debt due to problems in debt repayment due to certain factors, (Nursyahriana, Hadjat, and Tricahyadinata 2017).

Can be caused by internal and external factors. (Irwansyah & Dharmayasa, 2018) Internal factors that cause bad credit (Efriyenti, 2020; Purbowati & Hendrawan, 2018) include management weaknesses and human resource quality weaknesses. External factors that cause bad credit are the lack of credit documents and, (Irwansyah & Dharmayasa, 2018) the negligence of the borrower. Additionally, Reference (Mukhsinati, 2011)also revealed (Wati, 2021) that the cause of bad credit *was due to customer behavior factors*. (Kadek Agung Krisdian Mahendra & Priyanto, 2021) It also states that bad credit is the cause. The characteristics and ability to manage borrowers are also affected by: lack of capital adequacy (Suyanto, 2021) and prudence in determining the extent of loan services to members, failure to educate members and borrowers in the future; as well as (Ta et al., 2020) loan officers with limited knowledge and competence

Credit comes from the word credere. It means *to believe* (Hariyani, 2010; Sirait & Wahyuni, 2020). *This* means that the lender (Adlan, 2016)believes *the loan buyer that* the loan he has disbursed will necessarily be returned according to the contract, (Sandriya, 2022) while for the loan buyer, he accepts the escrow to be given the obligation to periodically repay the loan. Meanwhile, the definition of loan under the Banking Act No. 10 of 1998 is the provision of money or similar bonds through a loan agreement or agreement between the bank and another party that requires repayment of the borrower. Debt + interest after a certain time (Indonesia, 1998; Sirait & Wahyuni, 2020)... A loan is a borrower whose cash receipt is delayed. Delay in receiving cash is one of the factors that can weaken the financial or non-financial organization's condition (Sari & Sari, 2018)enough to create bankruptcy. Industry. Savings and loan business(Diaprina & Suhartono, 2014)

Care and attention is required with each loan to ensure that trust, the fundamental element of lending, is truly established. To ensure that the loan granted will fulfill its purpose and that the loan will be returned in a timely manner in accordance with the contract. (Gunawan et al., 2022; Supriadi & Hr, 2020; Zannati & Fitriana, 2016) For this reason, it is necessary to (Nursyahriana et al. 2017)analyze the 5C principle in the lending carried out by savings and loan businesses in order to obtain truly profitable customers.

1. *Characteristics (Appearance/Personality)* Only prospective borrowers with a good reputation can be referred for loan applications.
2. *Capabilities (Capacity)* Prospective borrowers' capabilities provide analysts with a clear view of how much or how little the prospective borrower's income is. I hope he can repay his loan.
3. It is essential to measure *capital (capital) Level of liquidity ratio and resolution* (valid for commercial establishments)
4. *Economic conditions* (economic conditions) Evaluation of the future of the financed sector should be really promising, so the probability of experiencing credit problems is relatively low.
5. *Collateral* (collateral/collateral) is a guarantee in the form of assets owned by the debtor or other persons to whom he is attached as collateral/loan, and which are decisive in the granting of loans and lending as collateral.

When giving (Adlan 2016): Use the "Insert Citation" button to add citations to this document

1. *Personality* is the characteristics and behavior of potential customers used as criteria for loan approval. Credit can be given if the personality is good. And vice versa This is because a good person tries to pay off his debt, while a bad person has trouble paying off his debt.
2. *A party (group)* is the division of customers into certain groups on the basis of capital, character and loyalty, and each group of customers receives different facilities from the bank.
3. *Goals* are the purposes and use of the prospective borrower's loan. Whether it is a consumer activity or working capital, credit analysts must therefore know exactly the purpose and use of the loan to be made.
4. *Prospect (probability)* is the expectation that a company will make a profit or loss in the future, so credit analysts must be able to evaluate the future prospects of the borrower's company. For smooth loan repayments
5. *Payment* (Payment) is knowing how to repay the loan taken. This can be seen if credit analysts take into account the smooth sales and earnings of prospective borrowers. To be able to evaluate the ability to repay the loans.
6. *To be profitable* (talent) is to find out how profitable the customer is. *Profitability* is measured periodically with a fixed value or a value that increases as the loan is issued.
7. *Protection* (*protection*) aims to provide protection for businesses and their guarantors. Protection can be in the form of product warranties. Individual warranty or insurance

successfully implementing a good credit process will lead the company to the pinnacle of success by generating maximum profits, (Gunawan et al., 2022). For the Company to realize this, the Company (Lesawati et al., 2019) must pay attention to the system of the credit process being processed.

Bad credit negatively affects government, society and financial institutions. The danger of bad credit is not repaying some or all of the loan. The more non-performing loans these financial institutions face, the more likely they are. The lower the stability of the financial institution's operations, in this case the USP.

METHODOLOGY

This study is a quantitative study. The data used in this study are the primary data obtained by the survey method. The data analysis method uses SPSS statistical testing, which includes:

- Normality test Before testing the hypothesis, a normality test was performed on the data. The data normality test aims to determine whether both dependent and independent variables in the regression model have a normal distribution. The normality criterion was performed using the Kolmogorov-Smirnov test.
- Test Differences. A variable variance test was performed to test whether there is an inequality in the regression model.
- Simple regression analysis. The analytical method to be used in this study is to use a simple linear regression analysis method to obtain a complete picture of the relationship between one variable and the other.
- Coefficient of determination. The coefficient of determination (R) is an interpretation of the effect size expressed as a percentage of the ratio between the independent and dependent variables. Coefficient of determination in linear regression. In linear regression, the coefficient of determination is usually interpreted as the ability of all independent variables to explain the variance of the dependent variable. Simply put, the coefficient of determination is calculated by squaring the correlation coefficient (R).

RESULTS AND DISCUSSION

Result

a. Normality test

Normality test is performed to determine the normality of the distribution. Normality test data using *Kolmogorov test. smirnov* and graphical analysis (*normal p-plot*) This test compares the dataset in the sample to a normally distributed set of values with the same mean and standard. This is the basis for making decisions about the normality test. *Asymp.Sig (2-sided) > 0.05*, data (Sugiyono, 2012) However, if *Asymp .Sig (2-sided) < 0.05* , the data distribution is not normal, the normality test is as follows:

Tabel 2. Test Results are Normal
 An example is the Kolmogorov -Smirnov test

		non- standard residue
bond		26
normal	path	.0000000
a,,b parameters	standard deviation	2.07872222
most difference	definite	.232
	positive	.140
	negative	-.232
Kolmogorov - Smirnov Z.		1,183
Assim Sigma (2 articles)		.122

a. The Test Distribution is Normal

b. Calculate From Data

The normality test in the table above shows an Asymp.sigama of 0.122 > 0.05, meaning that the data is normally distributed.

b. Test Differences

A variable variance test was performed to test whether there is an inequality in the regression model. What is the remainder of the variance from one observation to the next? Variable variance is indicated by the presence of some pattern in the scatterplot plot. The basis for this decision is that if the current point forms a particular pattern (wavy), then the varying variance occurs. However, the distribution points above and below zero on the Y-axis are not different if there is no clear pattern (Sugiyono, 2012).

The varying variance test is as follows:

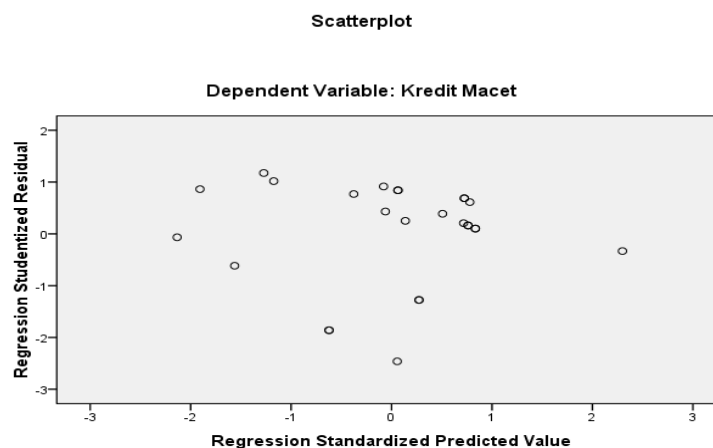


Figure 1. Scatterplot

Data diffusion from the graph above creates an island. If the existing points form a certain pattern (wavering), then varying variance occurs and this regression model can be used in research.

c. Multiple Linear Regression Test

The purpose of this analysis is to determine the relationship between independent and dependent variables, whether each independent variable has a positive or negative relationship. The information is shown in the table below.

Table 3. Multiple Linear Regression Test coefficient -

Model	coefficient of uns		to ask	Sikh
	B	standard uh		
(Still)	2,851	2,721	1048	.306
Character	-.035	.215	-.163	.872
Economic Conditions	-.711	.185	-3.844	.001
Ability To Manage Credit	-.155	.353	-.439	.665

a. Dependent Variable: Bad Credit

Calculated t of each variable as follows.

1) Effect of character on bad credits (X1) (Y)

Statistical results for variable (X1) were t number < t squared , ie $-0.163 < 2.073$, while variable (X1) bad credit (Y) significance value was $0.872 > 0.05$, then H_a was rejected and H_o Thus, character variable (X1) bad credit value was It was concluded that there was little effect on (Y).

2) Effect of economic conditions (X2) on bad credit (Y)

The statistical calculation result of economic instability (X2) was t number < t table $-3.844 < 2.073$, while the significance of bad credit (Y) economic status (X2) was $0.001 < 0.05$, so H_a was accepted and H_o was rejected. Therefore, it can be said that the economic situation variable (X2) has a partially significant effect on bad credit (Y).

3) Impact of credit management capacity (X3) on bad debt (Y)

Statistical calculation results of the variable of credit management capacity (X3) are t count < t tables , ie $-0.439 < 2.073$, while the credit management capability of NPLs (Y) (X3) is $0.665 > 0.05$, then H_a is rejected and H_o is accepted, so it can be concluded that variable credit processing capacity (X3) has little effect on invalid credit (Y).

d. Coefficient of Determination Test

The test coefficient (R²) was used to measure the percentage of the dependent variable being explained by the independent variable in the model. The larger the coefficient of determination. The independent variable explains the dependent variable better. Below are the processing results of the assignment coefficient test:

Table 4. Coefficient of Determination Test

Summary Form ^B

mode 1	R	R Square	Set R Frame	standard estimation error
one	.678 grams	.460	.386	2.216

a. Predictors: (Fixed), Credit Management Capacity,
 Economic Conditions, Character

b. Dependent Variable: Bad Credit

From Table 4 above it shows that the R Squared value is 0.460. Thus, it can be concluded that characteristics (X1), economic conditions (X2) and credit management capacity (X3) have an impact on bad credit (Y). It is 46.0% and the remaining 54.0% is due to loan terms, natural disasters, credit monitoring, etc. affected by other variables.

Discussion

1. Effect of character on bad credits (X1) (Y)

From the results of the study, in which the partial effects of characters on bad credit were examined, the t -number value, the regression coefficient of the character variable $-0.163 < \text{table } t\text{-value } 2.073$ and the significance value $0.872 > 0.05$. It can be concluded that (X1) variable does not have a significant effect on bad credit (Y).

The coefficient of the character variable (X1) is -0.035 , that is, if the value of the character variable (X1) decreases by 1 point, the bad credit variable (Y) increases by 0.035 points, the coefficient is negative. This means that there is a negative correlation between character (X1) and bad credit (Y). The lower the bad credit level.

According to (Kasmir, 2013) only prospective borrowers with a good reputation will be able to consider subsequent loan applications. Customers with a high conformity structure will realize that they have to try to meet their obligations. By meeting their credit commitments on time, these customers are less likely to get bad credit.

Conducted by Research (Anita, 2012) The study found that the effect of customer habits on poor credit is negative and significant. Therefore, hypothesis 1, that is, customer habits, had a negative and significant effect on bad credit. Weak, with t number of table $7.050 > t \text{ proved } 1,666$, with 5% significance level.

Then H_0 is rejected and H_1 is accepted. This indicates that some or individual customer characteristics are having a negative impact. very bad credit

The results of the analyzes described above indicated that the character variant was negative for invalid loans in the USP Menara Pematang Duku Village in this study and the authors' field observations. It is known that the lower the character of the customer, the better. Bad credit risk However, this study concluded that customer characteristics do not have a significant effect on bad loan frequency in USP Menara Pematang Duku Village.

2. Effect of economic conditions (X2) on bad credit (Y)

From the results of the study examining the partial effects of economic conditions on bad credit, the t- counted regression coefficient of the character variable was found as $-3.844 < \text{Table value } 2.073$ and significance $0.001 < 0.05$. It can be concluded that the economic situation variable (X2) has a strong effect on bad credit (Y).

If the coefficient of the economic variable (X2) is -0.711 , that is, if the coefficient of the economic variable is decreased by 1 point, the bad credit variable will increase by 0.711 points, the coefficient is negative. This means that there is a negative correlation between economic conditions (X2) and bad credit (Y). Bad credit level will be higher.

According (Wardani, 2013) Evaluation of the industry's chances of finding financing should be really promising, so the probability of credit problems is relatively low.

From other studies (Rahman, Asaduzzaman, & Hossin, 2016) showing that economic conditions are important. There was a negative and insignificant effect on bad credit with t number $< t \text{ table} = -1.580$ and sig $> \alpha 0.126 > 0.05$. The better the borrower's financial situation, the lower the risk of bad credit. and vice versa. The poor financial condition of the borrower will increase the risk of bad credit. The determination from the USP is very effective in approving the loan application so that undesirable situations do not occur.

In this study, the researcher found that economic conditions had an effect. The Beneficiary's USP Tower Anti-Debt Fund Field observations have shown that non-renewable income is the cause of volatile economic conditions that have had a profound effect on bad credit.

3. Impact of credit management capacity (X3) on bad debt (Y)

The t value counts as a coefficient. The regression of the credit management variable was $-0.439 < t \text{ value}$ and significant value $0.665 > 0.05$ in Table 2.073.

The coefficient of the credit capacity variable (X3) is -0.155 , that is, if the coefficient of the credit capacity variable (X3) decreases by 1 point, the bad credit variable (Y) increases by 0.155 points, the coefficient is negative. This means that there is a negative correlation between ability to manage credit (X3) and bad credit (Y). The lower the level of bad credit, the negative effect it has, as can be seen from the significance of $0.665 > 0.05$.

(Ahelm, 2013), a competency assessment assesses what business results can be repaid in a timely manner according to agreed terms. This small effect of ability to manage credit has been proven in research conducted by, in this study.

(Subarjo, 1994) Studies show the negative and insignificant effect of credit management ability on the existence of bad credit. This means that if the beneficiary's competence is able to fulfill obligations smoothly, it will reduce the risk of bad credit that arises. and vice versa, if the beneficiary's capacity to fulfill his obligations has gone unstable. will increase the risk of bad credit. However, USP auditing is very important to be able to measure and learn about the scope and capacity of beneficiaries. to avoid bad credit, which is a bad picture for USP institutions in repayment of loan principal and loan interest.

In this study, the researchers found no significant effect between ability. beneficiary To manage credit for bad credit So it can be concluded that the beneficiary USP Menara fund is good at managing the money it receives.

CONCLUSIONS AND RECOMMENDATIONS

Conclusions

In this study, the researchers found no significant effect on the character variables in Bad Credits. The coefficient is negative. This means that the negative association between characters and the generic is broken. The higher the character, the lower the bad credit level. Researchers found a strong influence between economic conditions and bad credit. Field observations have shown that volatile economic conditions that contribute to bad credit are due to non-renewable income. The ability to manage credit from statistical tests does not have a significant effect on bad credit.

Recommendation

In this study, the researchers found no significant effect on the bad credit variable. The coefficient is negative. This means that the negative association between characters and the generic is broken. The higher the character, the lower the bad credit level. Researchers found a strong influence between economic conditions and bad credit. Field observations show that volatile economic conditions are due to non-renewable income. Which results in bad credit According to statistical tests, credit management ability did not have a significant effect on bad credit.

FURTHER STUDY

It is based on findings and discussions and some of the results in this study. The researcher can make suggestions as follows.

1. For academics and researchers

Increase the amount of data by extending the research period and using samples from other Savings and Loan Units (USP) types as additional references, particularly in the Savings and Loan Units (USP) area in Savings, Borrowing and the addition of variables not examined in this study.

2. For the company

For companies, the information from this research should be used as a basis for decision making to increase unit profitability. Savings and Loans (USP) to attract customers to invest in USP Profits and reduce their amount. bad credit Savings and Credit Unit (USP)

ACKNOWLEDGMENT

And His guidance the authors may therefore complete the research journal "The Determinants of Bad Credit in Savings and Credit Units (USP) Examined from the Perspective of Islamic Economics ". Hz. Mohammed SAW. This was done successfully.

REFERENCES

- Abrar, A., Hasan, I., & Kabir, R. (2021). Finance-growth nexus and banking efficiency: The impact of microfinance institutions. *Journal of Economics and Business*, 114. <https://doi.org/10.1016/j.jeconbus.2020.105975>
- Adlan, M. A. (2016). Penyelesaian Kredit Macet Perbankan Dalam Pandangan Islam. *An-Nisbah: Jurnal Ekonomi Syariah*.
- Aji, H. T. (2021). Peranan Simpan Pinjam PNM Mekaar Cabang Mayang Dalam Memberdayakan Ekonomi Masyarakat menurut Perspektif Ekonomi Islam. In *Digital Repository Universitas Jember*.
- Aprilia, W. (2021). Tinjauan Yuridis Terhadap Penyelesaian Kredit Macet Melalui Penjualan Di Bawah Tangan Atas Objek Jaminan Yang Diikat Dengan *Journal of Law (Jurnal Ilmu Hukum)*.
- Diaprina, S. R., & Suhartono, S. (2014). Analisis Klasifikasi Kredit Menggunakan Regresi Logistik Biner Dan Radial Basis Function Network di Bank 'X' Cabang Kediri. *Jurnal Sains Dan Seni ITS*.
- Diartho, H. C. (2018). Pengembangan Wilayah Perdesaan Berbasis Pada Potensi Sumber Daya Alam di Kabupaten Bondowoso. *Ekonomikawan: Jurnal Ilmu Ekonomi Dan Studi Pembangunan*. <https://doi.org/10.30596/ekonomikawan.v18i2.2528>
- Efriyenti, D. (2020). Evaluasi Pengendalian Internal Dalam Pengelolaan Sistem Penerimaan Dan Pengeluaran Kas Pada Pt Central Prima Sukses. *Jurnal EMBA: Jurnal Riset Ekonomi, Manajemen, Bisnis Dan Akuntansi*, 8(1).
- Eko Firmanto. (2020). Tinjauan Hukum Islam Tentang Akad 'Ariyah Bersyarat. *Fakultas Syariah Universitas Islam Negeri RadeN Intan Lampung*.
- Gunawan, G., Milkhatunisya, M., Surejo, S., & Ananda, P. S. (2022). Penerapan Metode Topsis Sistem Penunjang Keputusan Pada Kelayakan Pemberian Pinjaman Nasabah. *Jurnal Ekonomi, Teknologi Dan Bisnis (JETBIS)*, 1(1). <https://doi.org/10.57185/jetbis.v1i1.1>
- Hariyani, I. (2010). Restrukturisasi dan Penghapusan Kredit Macet - Google Books. In PT. Elex Media Komputindo Kompas Gramedia.
- Indonesia, R. (1998). Undang-Undang No. 10 Tahun 1998 Tentang Perbankan. *Lembaran Negara Republik Indonesia*.
- Irwansyah, M. R., & Dharmayasa, I. P. A. (2018). Analisis Faktor-Faktor Yang Menyebabkan Kredit Macet Pada Lembaga Perkreditan Desa (Lpd) Di Kecamatan X. *Ekuitas: Jurnal Pendidikan Ekonomi*. <https://doi.org/10.23887/ekuitas.v6i1.14240>
- Jamaluddin. (2018). Konsekuensi Akad Al-Ariyah Dalam Fiqh Muamalah Maliyah Perspektif Ulama Madzhab Al-Arba'ah. *Qawānīn Journal of Economic Syaria Law*, 2(2). <https://doi.org/10.30762/q.v2i2.1038>
- Jenar, S. (2022). Definition of The "Minister" in Government Regulation 11/2021 Concerning Village-Owned Enterprises. *Constitutionale*, 3(2).

- <https://doi.org/10.25041/constitutionale.v3i2.2761>
- Kadek Agung Krisdian Mahendra, & Priyanto, I. M. dedy. (2021). Analisis Faktor-Faktor Yang Mempengaruhi Kerta Yasa Mandiri. *Kertha Negara*, 9(5).
- Kirowati, D., & Setia, L. D. (2018). Pengembangan Desa Mandiri Melalui Bumdes Dalam Meningkatkan Kesejahteraan Masyarakat Desa (Studi Kasus: Desa Temboro Kecamatan Karas Kabupaten Magetan). *Jurnal AKSI (Akuntansi Dan Sistem Informasi)*. <https://doi.org/10.32486/aksi.v2i1.213>
- Koko Saputra. (2021). Pemberdayaan Masyarakat Melalui Unit Usaha Simpan Pinjam Di Badan Usaha Milik Kampung Kampung Minas Barat. *Jurnal Niara*. <https://doi.org/10.31849/niara.v14i3.7389>
- Konsep Al-'Ariyah, Al-Qardh dan Al-Hibah. (2021). *Al-Sharf: Jurnal Ekonomi Islam*. <https://doi.org/10.56114/al-sharf.v2i1.136>
- Lesawati, L., Hosen, A., & Ferina, Z. I. (2019). Peranan Laporan Keuangan Dan Penilaian Prinsip 5c Terhadap Efektifitas Pemberian Kredit Pada PT. Bank Bengkulu Cabang Tais. *Assets: Jurnal Ekonomi, Manajemen Dan Akuntansi*, 9(1). <https://doi.org/10.24252/.v9i1.10125>
- Moore, J. (2021). Stock loan lotteries and individual investor welfare. *Review of Behavioral Finance*, 13(5). <https://doi.org/10.1108/RBF-03-2020-0056>
- Mukhsinati, S. (2011). Analisis Faktor-Faktor Penyebab Terjadinya Kredit Macet Pada Bank "X" Di Kabupaten Jember. In *ekonomi*.
- Nursyahriana, A., Hadjat, M., & Tricahyadinata, I. (2017). Analisis Faktor Penyebab Terjadinya Kredit Macet. *FORUM EKONOMI*. <https://doi.org/10.29264/jfor.v19i1.2109>
- Pradini, R. N. (2020). Strategi Pengembangan Badan Usaha Milik Desa (Bumdes) Di Desa Kedungturi Kabupaten Sidoarjo. *Jurnal Pemerintahan Dan Keamanan Publik (JP Dan KP)*. <https://doi.org/10.33701/jpkp.v2i1.1000>
- Purbowati, R., & Hendrawan, S. A. (2018). Menganalisis permasalahan kredit macet pada Koperasi Simpan Pinjam. *Management and Business Review*. <https://doi.org/10.21067/mbr.v2i1.4612>
- Ratnawati, F., & Kurniati, R. (2019). Penerapan Aplikasi Penyeleksian Proposal Peminjaman Dana UED-SP. *J-Dinamika : Jurnal Pengabdian Masyarakat*. <https://doi.org/10.25047/j-dinamika.v4i1.1065>
- Rusnani, R., Mansur, M., & Kurniati, R. (2016). Pengembangan Aplikasi Rencana Angsuran Pembayaran Usaha Ekonomi Desa Simpan Pinjam (UED-SP) Bantan Tengah. *InovteK Polbeng - Seri Informatika*. <https://doi.org/10.35314/isi.v1i1.128>
- Saeed, S. M., Abdeljawad, I., Hassan, M. K., & Rashid, M. (2021). Dependency of Islamic bank rates on conventional rates in a dual banking system: A trade-off between religious and economic fundamentals. *International Review of Economics and Finance*. <https://doi.org/10.1016/j.iref.2021.09.013>
- Sandriya, B. (2022). Analisis Strategi Pemasaran Skema Produk Griya IB Hasannah Bank BNI Syariah KC. Cirebon. *Change Think Journal*.
- Sari, P. B., & Sari, T. J. (2018). Faktor - Faktor Yang Mempengaruhi Non Performing Loan (Studi Kasus Pada PT. Bank Rakyat Indonesia Tbk Cabang Binjai). *Jurnal Akuntansi Bisnis & Publik*.

- Sirait, N. M. K., & Wahyuni, S. (2020). Pemikiran Yusuf Qardhawi Tentang Kenaikan Harga Dalam Transaksi Kredit. *Ilmiah Al-Hadi*, 6(1).
- Sitepu, N. I. (2015). Al-Ariyah, Al-Qardh Dan Al-Hibah. *Studia Economica : Jurnal Ekonomi Islam*. <https://doi.org/10.30821/se.v1i2.243>
- Supriadi, S., & Hr, A. S. (2020). Analisis Laporan Keuangan Debitur Sebagai Bahan Pertimbangan Pemberian Kredit Pada Pt Bank Syariah Mandiri Cabang Maros. *Ar-Ribh: Jurnal Ekonomi Islam*, 1(1). <https://doi.org/10.26618/jei.v1i1.2552>
- Suyanto, S. (2021). The Effect of Bad Credit and Liquidity on Bank Performance in Indonesia. *Journal of Asian Finance, Economics and Business*, 8(3). <https://doi.org/10.13106/jafeb.2021.vol8.no3.0451>
- Ta, V. R., Djou, L. D. G., & Kapa, S. (2020). Analisis Kredit Macet dan Implementasi Restrukturisasi Kredit (Studi Kasus Koperasi Kredit Syuradikara). *Jurnal Riset Ilmu Akuntansi*, 1(1).
- Wati, M. (2021). Analisis Kredit Macet Pada Simpan Pinjam Bumdes Terantang Jaya Desa Terantang Manuk Kabupaten Pelalawan Pada Masa Pandemi Covid-19. *Paper Knowledge. Toward a Media History of Documents*, 3(April).
- Winisudo, R. T., & Sadewo, F. X. S. (2021). Strategi Bumdes dalam Meningkatkan Kesejahteraan Masyarakat di Sidokepong, Sidoarjo. *TEMALI: Jurnal Pembangunan Sosial*, 4(2). <https://doi.org/10.15575/jt.v4i2.12467>
- Zannati, R., & Fitriana, N. (2016). Analisis Laporan Keuangan Pt. Gatari Sebagai Dasar Pertimbangan Pemberian Kredit Modal Kerja Pada Pt.Bank Dki. *Jurnal Riset Manajemen Dan Bisnis (JRMB) Fakultas Ekonomi UNIAT*, 1(2). <https://doi.org/10.36226/jrmb.v1i2.13>