

# Analysis Of Working Capital Loan Distribution In 2015–2017 PT. Bank Perkreditan Rakyat Laksana Abadi Sunggal

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## Abstract

This study aims to evaluate the development of Working Capital Loans at PT Bank Perkreditan Rakyat Laksana Abadi Sunggal during the period 2015-2017. The analysis uses quantitative data with the index number method to understand the pattern of changes in the amount of credit every month. The results of the study show that Working Capital Loans have increased 24 times and decreased 11 times in that period. A significant increase occurred in 2016 with an increase of 65% compared to 2015, while in 2017 there was only an increase of 3% from the previous year. The increase in 2016 was influenced by economic growth which encouraged an increase in the community's business capital needs. This study provides an overview of fluctuations in credit disbursement and recommends banks to pay attention to these patterns to determine more effective strategic policies.

## INTRODUCTION

Every country is inseparable from its economic activities. In the process of economic development, the state needs a significant source of funds (He et al., 2022). Economic development, as part of national development, is one way to create a just and prosperous society (Jayachandran, 2022)(Martial et al., 2024). The source of these funds generally comes from financial institutions, and one of the institutions that has an important role in supporting economic development is banks (Toni & Goh, 2022).

Banks function as financial institutions that play a strategic role in the country's economy (Bhegawati & Utama, 2020). Its role is closely related to people's daily activities, especially in meeting their living needs. For example, the increasing need for funds in daily life shows the importance of the role of banks in moving the wheels of the economy. There are community groups that have excess funds but cannot manage them, while there are also those who have the ability to do business but are constrained by a lack of funds. This is where banks act as intermediaries, namely as creditors who provide funds to debtors (Siregar et al., 2024). This role gave birth to credit granting activities.

According to Banking Law No. 10 of 1998, a bank is a business entity that collects funds from the public in the form of deposits and distributes them back to the community in the form of credit or other forms to improve people's welfare (Yuspin et al., 2023).

The Bank also provides opportunities for the community to contribute to development through fundraising, one of which is through the provision of credit (Handayani & Abubakar, 2020). Under the same Act, credit is defined as the provision of money or claims that can be equaled with it, based on an agreement between the bank and the other party. The borrower is obliged to repay the loan within a certain period of time with interest (Yuspin et al., 2023).

As part of its support for credit activities, the government distributes funds through banking institutions, one of which is PT People's Credit Bank Laksana Abadi Sunggal. This bank aims to help people meet their living needs through Working Capital Loans.

In its distribution, PT People's Credit Bank Laksana Abadi Sunggal always evaluates the development of each credit product as a consideration to improve services. The realization of Working Capital Loans shows variations in the amount every month. The following is presented data on the development of working capital loans in the period 2015-2017.

## METHODS

This research was carried out at PT Bank Perkreditan Rakyat Laksana Abadi Sunggal Deli Serdang

Regency, North Sumatra Province. The type of data analyzed in this Final Project is quantitative data. Quantitative data is data in the form of numbers (Manurung & Prihandani, 2020). The data processing technique used is index numbers. An index number or often called an index alone, is basically a number that is made in such a way that it can be used to make comparisons between the same activities (production, exports, sales results, money supply, and so on) in two different times, (Hamzah & Almalik, 2020). In this Final Project, which uses the index number method, namely a comparison of the number of Working Capital Loans in the 2015-2017 period.

From the index numbers, it can be known the back and forth or the ups and downs of a business or activity (Martín Martín et al., 2022). So, the purpose of making index numbers is actually to quantitatively measure the occurrence of changes in two different times, (Hamzah & Almalik, 2020). The index figures to calculate the development of the amount of Capital Loans are, (Hamzah & Almalik, 2020).

$$It = \frac{qt}{qo} \times 100$$

Where:  $I_{t,0}$  = Production Index at the time  $t$  with a base time of 0

$qt$  = Production within the current year

$qo$  = Production within the base year

Based on the formula above, Working Capital Loans are sought using the following formula:

$$= \frac{\text{Number of KMKs for the current month} - \text{Number of KMKs for the past month}}{\text{Number of KMKs last month}} \times 100\%$$

## RESULTS AND DISCUSSION

### Results

The amount of Working Capital Loans for each month in the period 2015-2017 at PT Bank Perkreditan Rakyat Laksana Abadi Sunggal can be seen in the table below:

**Table 2.1**

**Number of Working Capital Loans of PT Bank Perkreditan Rakyat Laksana Abadi  
Sunggal Period 2015-2017**

YEAR	MOON	Total Working Capital Loans
2015	January	IDR 1,158,083,000
2015	February	IDR 1,158,083,000
2015	March	IDR 2,255,361,000
2015	April	IDR 2,176,224,000
2015	May	IDR 1,499,041,000
2015	June	IDR 1,534,811,000
2015	July	IDR 1,751,624,000
2015	August	IDR 1,770,867,000
2015	September	IDR 1,913,251,000
2015	October	IDR 1,922,104,000
2015	November	IDR 2,044,595,000
2015	December	IDR 2,195,669,000
2016	January	IDR 2,216,313,000
2016	February	IDR 2,257,379,000

<b>YEAR</b>	<b>MOON</b>	<b>Total Working Capital Loans</b>
2016	March	IDR 2,423,631,000
2016	April	IDR 2,721,312,000
2016	May	IDR 2,984,501,000
2016	June	IDR 3,812,101,000
2016	July	IDR 3,250,106,000
2016	August	IDR 3,164,533,000
2016	September	IDR 3,187,571,000
2016	October	IDR 3,159,251,156
2016	November	IDR 3,113,396,443.98
2016	December	IDR 3,062,387,029.98
2017	January	IDR 3,131,961,719.04
2017	February	IDR 3,178,933,457.14
20 17	March	IDR 3,440,478,275.30
2017	April	IDR 3,311,076,679.67
2017	May	IDR 3,440,527,995.04
2017	June	IDR 3,449,109,413.85
2017	July	IDR 3,299,834,003.14
2017	August	IDR 3,407,668,724.41
2017	September	IDR 3,266,631,499.09
2017	October	IDR 3,307,474,185.70
2017	November	IDR 2,854,432,455.46
2017	December	IDR 2,977,879,255.84

Source: PT Bank Perkreditan Rakyat Laksana Abadi Sunggal (Data Processed)

**Table 2.2 Overall total per year of working capital loans for the period 2015-2017**

Year	Total Working Capital Loans
2015	IDR 21,379,713,000
2016	IDR 35,352,481,630
2017	IDR 36,088,128,407.84

**Table 2.3**

**Development of Working Capital Loans of PT Bank Perkreditan Rakyat Laksana Abadi Sunggal for the Period 2015-2017**

<b>YEAR</b>	<b>MOON</b>	<b>Total Working Capital Loans</b>	<b>Upside (+)/Decline (-)</b>	
			<b>Rp</b>	<b>%</b>
2015	January	IDR 1,158,083,000	-	-
2015	February	IDR 1,827,500,000	+IDR 669,417,000	+57,80%

YEAR	MOON	Total Working Capital Loans	Upside (+)/Decline (-)	
			Rp	%
2015	March	IDR 2,255,361,000	+IDR 427,861,000	+23,41%
2015	April	IDR 2,176,224,000	-IDR 79,137,000	-3,51%
2015	May	IDR 1,499,041,000	-IDR 677,183,000	-31,12%
2015	June	IDR 1,534,811,000	+IDR 35,770,000	+2,39%
2015	July	IDR 1,751,624,000	+IDR 216,813,000	+14,13%
2015	August	IDR 1,770,867,000	+IDR 19,243,000	+1,10%
2015	September	IDR 1,913,251,000	+IDR 142,384,000	+8,04%
2015	October	IDR 1,922,104,000	+IDR 8,853,000	+0,46%
2015	November	IDR 2,044,595,000	+IDR 122,491,000	+6,37%
2015	December	IDR 2,195,669,000	+IDR 151,074,000	+7,39%
2016	January	IDR 2,216,313,000	+IDR 20,644,000	+0,94%
2016	February	IDR 2,257,379,000	+IDR 41,066,000	+1,85%
2016	March	IDR 2,423,631,000	+IDR 166,252,000	+7,36%
2016	April	IDR 2,721,312,000	+IDR 297,681,000	+12,28%
2016	May	IDR 2,984,501,000	+IDR 263,189,000	+9,67%
2016	June	IDR 3,812,101,000	+IDR 827,600,000	+27,73
2016	July	IDR 3,250,106,000	-IDR 561,995.00	-14,74%
2016	August	IDR 3,164,533,000	-IDR 85,573,000	-2,63%
2016	September	IDR 3,187,571,000	+IDR 23,038,000	+0,73%
2016	October	IDR 3,159,251,156	-IDR 28,319,844	-0,89%
2016	November	IDR 3,113,396,443.98	-IDR 45,854,712.02	-1,45%
2016	December	IDR 3,062,387,029.98	-IDR 51,009,414	-1,64%
2017	January	IDR 3,131,961,719.04	+IDR 69,574,689.06	+2,27%
2017	February	IDR 3,178,933,457.14	+IDR 46,971,738.1	+1,50%
2017	March	IDR 3,440,478,275.30	+IDR 261,544,818.16	+8,23%
2017	April	IDR 3,311,076,679.67	-IDR 129,401,595.63	-3,76%
2017	May	IDR 3,440,527,995.04	+IDR 129,451,315.37	+3,91%
2017	June	IDR 3,449,109,413.85	+IDR 8,581,418.81	+0,25%
2017	July	IDR 3,299,834,003.14	-IDR 149,275,410.71	-4,33%

YEAR	MOON	Total Working Capital Loans	Upside (+)/Decline (-)	
			Rp	%
2017	August	IDR 3,407,668,724.41	+IDR 107,834,721.27	+3,27%
2017	September	IDR 3,266,631,499.09	-IDR 141,037,225.32	-4,14%
2017	October	IDR 3,307,474,185.70	+IDR 40,842,686.61	+1,25%
2017	November	IDR 2,854,432,455.46	-IDR 453,041,730.24	-13,69%
2017	December	IDR 2,977,879,255.84	+IDR 123,446,800.38	+4,32%

Source: PT Bank Perkreditan Rakyat Laksana Abadi Sunggal (Data Processed)

Based on the table of the development of Working Capital Loans, the number of increases, the number of decreases, the average percentage of increases, the average percentage of increases can be calculated decrease and total increase in Working Capital Loans at PT Bank Perkreditan Rakyat Laksana Abadi Sunggal from January 2015 to December 2017 and data that can be compiled in the form of tables and calculations as follows:

**Table 2.4**

**Average Increase and Decrease in Working Capital Loans of PT Bank Perkreditan Rakyat Laksana Abadi Sunggal Period 2015-2017**

Working Capital Credit	Increase (%)	Decline (%)	Average Increase	Average Decline
	24 times	11 times	+8,61%	-7,45%

Source: PT Bank Perkreditan Rakyat Laksana Abadi Sunggal (Data Processed)

**Table 2.5**

**Overall total per year of working capital loans for the period 2015-2017**

Year	Total Working Capital Loans
2015	IDR 21,379,713,000
2016	IDR 35,352,481,630
2017	IDR 36,088,128,407.84

$$= \frac{\text{Number of KMKs in 2016} - \text{Number of KMKs in 2015}}{\text{Number of KMKs 2015}} \times 100\%$$

$$= \frac{\text{IDR}35,352,481,630 - \text{IDR} 21,379,713,000}{\text{IDR} 21,379,713,000} \times 100\%$$

$$= 0,65\%$$

$$= \frac{\text{Number of KMKs in 2017} - \text{Number of KMKs in 2016}}{\text{Number of KMKs 2016}} \times 100\%$$

$$= \frac{\text{IDR}36,088,128,407.84 - \text{IDR} 35,352,481,630}{\text{IDR} 35,352,481,630} \times 100\%$$

$$= 0,03\%$$

Based on the calculation above, it can be seen that in 2016 there was a significant increase compared to 2015 and 2017, this is caused by the high demand for credit in this period, this can be seen from the data that has been presented in Table 2.3 There is a very high increase caused by economic growth this year increasing by 5.02% so that the community is required to develop their business and needs capital so that many people take capital to the people's credit bank (BPR).

## CONCLUSION

Based on all the data and results obtained, it can be concluded that Working Capital Loans have different developments in increase and decrease. Increase in Working Capital Loans by 24 times and decrease by 11 times. Based on the conclusion above, the Bank should pay more attention to how the average development of credit increases and decreases, so that the bank can determine what policies will be used in improving the development of credit distribution

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