



## **Distribution of Working Capital Loans and Profitability Levels at PT BRI (Persero) Tbk Somba Opu Unit Office Makassar City**

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### **ABSTRACT**

This study aims to determine the distribution of working capital loans and the level of bank profitability at PT BRI (Persero) Tbk Somba Opu Office Makassar City. The variable of this research is the independent variable (X) namely working capital credit (KMK). It is measured by comparing working capital credit with total credit provided by the bank, and the dependent variable (Y) is the bank's profitability which is measured by comparing profit after tax with total assets. , both variables use the percentage unit of measure (%). The population and the sample used in this study are all financial report data and notes on financial reports for the distribution of Working Capital Loans, during 2012-2016 data collection using documentation, observation and interview techniques. The data collected is processed using the ROA Profitability ratio. Based on data in 2012-2013, the development of working capital loans experienced a significant increase of 17.66% due to the existence of convenient bank facilities and offering changes to the debtor's obligation payment schedule or the concrete term of the bank offering debt scheduling. In 2014 there was a decrease of 19.26% due to the lack of qualified Human Resources (HR) ranging from a lack of manpower planning, recruitment and selection systems, training systems, performance appraisals to the problem of compensation to be given. In 2015 there was an increase of 47.48% due to the offer of reduced loan interest rates with the main factor affecting the size of the interest rate setting. In 2016 there was an increase of 13.44% due to additional programs in the form of promotional strategies for products offered to new customers or prospective customers, promotions were also carried out to retain old customers.

**Keywords: Credit Distribution; Working Capital Credit, Profitability Level.**

### **INTRODUCTION**

Banks have a very important meaning in capital formation both through savings and money creation (Revualu et al., 2018). The bank accommodates funds from the public in the form of savings and distributes funds to people who need funds for additional capital from increasing their business. In the development of the business world, the role of banks is very decisive in moving the wheels of the economy (A Ngampo & Sahade, 2020; Revualu et al., 2018).

The success of the bank in achieving profit or profit requires an increase in credit services as the main service product, in accordance with the targets and plans set by the board of directors (A Ngampo & Sahade, 2020). as well as increased profits based on company principles, and need to be supported by integrated and adequate policies so that they are expected to be able to optimize the level of service to the community (Akib et al., 2015; Andi et al., 2018; Budi et al., 2015; Cahaya et al., 2019; Daraba et al., 2018; Niswaty et al., 2015; Papalapu et al., 2016; Papilaya et al., 2015; Rengifurwarin et al., 2018; Wawointana et al., 2016). In the era of the global market, banks are required to maintain the achievements and credit facilities provided so that they can be properly guaranteed from credit planning, credit analysis, administration, credit supervision and most importantly, credit policies that are applied, both in writing and unwritten prior to implementation. credit is ongoing (A Ngampo & Sahade, 2020; Nurjannah et al., 2020; Revualu et al., 2018; Sahade, 2020; Sahade & Adi, 2021; Sahade & Amsa, 2020; Sahade & Rijal, 2018).

Working capital used by banks is working capital with a quantitative concept, meaning working capital which focuses on the amount of funds needed to meet the company's needs in financing routine operations or providing funds for short-term activities. Where the working capital of the Bank includes outstanding loans (out standing loans), cash and cash at other banks.

At PT. Bank Rakyat Indonesia (Persero) issuance of a bank product in terms of credit called Working Capital Credit is very helpful for customers in providing credit quickly. The initial data for working capital loans and the level of profitability of PT. Bank Rakyat Indonesia (Persero) Tbk Somba Opu Unit Office in Makassar city in 2009-2011.

#### METHOD

Based on the research topic to be discussed, the variables used in this study consist of: 1) Working Capital Loan distribution as an independent variable is given the symbol X, 2) Profitability as the dependent variable is given the symbol Y. Research design is a design or procedure to describe various variables to be studied, then make a relationship between a variable and other variables so that it will be easy to formulate research problems, selection of relevant theories, formulation of proposed hypotheses, research methods, research instruments, data analysis techniques to be used as well as expected conclusions, this research is quantitative in nature trying to answer the problem of how much working capital credit distribution and profitability at PT. Bank Rakyat Indonesia (Persero) Tbk Somba Opu Unit Office Makassar City. Analysis of the data used is to find the effect of working capital loan disbursement variables on profitability by using data expressed in quantitative form.

Based on the variables in the problem posed where the working capital loan distribution variable (X) is measured using percentage units (%) and the profitability level variable (Y) is measured using percentage units (%). According to (John W Creswell, 2013) "Population is a generalization area consisting of objects/subjects that have certain qualities and characteristics set by researchers to study and then draw conclusions". As for the population in this study adalah all data that contains the balance sheet and profit/loss reports (Profitability) at PT. Bank Rakyat Indonesia (Persero) Tbk. Makassar City Somba Opu Unit Office. According to (John W Creswell, 2013) "The sample is part of the number and characteristics possessed by the population". Sampling in this study was carried out in a time series sample taken from financial data or reports, especially balance sheets and profit/loss reports for the last five years, 2010-2014.

The data collection techniques used in this study are as follows:

a. Observation

Observation, which is a method of collecting data by observing directly in the field. This process takes place by observing which includes seeing, recording, counting, measuring, and recording events.

b. Interview

Interview is a meeting between two people to exchange information and ideas through question and answer so that meaning can be constructed in a certain topic. The interview is a means of re-checking or proving the information or information obtained previously and is also a direct communication technique between the researcher and the sample.

c. Documentation

Documentation, namely research collecting data through documents related to the data to be studied and in this study the data needed are financial report data, Working Capital Credit and Profitability levels

Based on the formulation of the problem and the hypothesis that has been put forward, to prove whether the hypothesis is accepted or not, the following analysis is used: 1) To determine the distribution of credit and working capital and the level of profitability. descriptive research, namely statistics used to analyze data by describing the data that has been collected, as it is without intending to make conclusions that apply in general or generalizations. 2) Descriptive statistics include the presentation of data through tables, graphs, pie charts, pictograms, calculation of mode, median, mean (measurement of central tendency), calculation of deciles, percentiles, calculation of data distribution through calculation of the average and standard deviation, calculation percentage.

## RESULTS AND DISCUSSION

Gaining profit is the main goal of establishing a business entity, whether it is a business entity in the form of a Limited Liability Company (PT) or foundation or other forms of business entity. The profits obtained are not only used to finance the company's operations, such as paying salaries and other costs, but are also used for company expansion through various company expansions through various activities in the future, especially those related to this research. In practice, not all business entities that are established get the profits as expected, even a few business entities die before they develop, as a result of continuously suffering losses.

So that a business entity does not suffer losses or in other words must obtain the targeted profit, the company business entity needs to manage it professionally, without professional management it is not expected that a company will be able to obtain the expected profit.

Each company has its own characteristics and characteristics so that in its management it must be adjusted to the characteristics and characteristics of the company. One of the very different characteristics or characteristics is between companies that sell products in the form of goods and companies that sell products in the form of services. These two types of companies require different management, although in many respects there are similarities in management. one of the companies that sell services is a company engaged in banking or better known as a bank which is a company that provides financial services for all levels of society.

For a bank which is a financial business, the activities of buying goods and selling goods also occur, the only difference being in the business of selling and buying is financial services. Before providing financial services available to the community and purchasing financial services, it can be obtained from various available sources of funds, especially funding sources from the wider community.

Based on data in 2012-2013 the development of working capital loans experienced a significant increase of 17.66% due to bank facilities that make customers comfortable, location strategy and layout for banks is how to show the location and layout of a bank branch, considerations for determining the location usually direct close to the community or market or

industry, while the strategy for determining the layout is a strategy regarding the layout of the building with all the facilities and infrastructure owned. Layout is also carried out for the room that will be used using various methods and the bank offers changes to the schedule for payment of debtor obligations or the concrete period, the bank offers debt scheduling where the tenor (purpose) of the credit can be extended so that the installment burden is reduced and the bank also provides the amount of installments adjusted to the ability pay customers.

In 2014 there was a decrease of 19.26% due to the lack of qualified Human Resources (HR) ranging from a lack of manpower planning, recruitment and selection systems, training systems, performance appraisals to the problem of compensation to be given. And most of the debtors borrowing period of Working Capital Credit is decreasing as a result of the debtor extending the repayment period of Working Capital Credit because they still have reserves of working capital for operations so that the number of Working Capital Credit has decreased.

In 2015 there was an increase of 47.48%, this was due to the offer of reduced loan interest rates with the main factors affecting the size of the interest rate setting in the form of: first, the need for funds, if the bank lacks funds (small savings) while the loan application increases, then the loan application will increase. This is done by the bank so that these funds are quickly fulfilled by increasing the deposit interest rate. With the increasing deposit interest rate, it will attract customers to save money in the bank. Second, competition, in competing for deposit funds, the main determination of the interest rate, the banking sector must pay attention to the behavior of competitors, in the sense that if competitors set an average deposit interest of 16% per year, if the bank wants to need funds quickly, the deposit interest should be increased above the competitor's interest, for example 17% per year.

In 2016 there was an increase of 13.44% due to additional programs in the form of promotional strategies for products offered to new customers or prospective customers, promotions were also carried out to retain old customers. Promotion can be done through advertisements, publicity sales promotions and personal sales, for banks personal selling is done through all bank employees is one of the best promotions, specifically personal sales can be done through Customer Service officers as the spearhead of the bank to attract debtors to make extension of the credit period because the longer the debtor extends, the more profitable a bank.

## CONCLUSION

Based on the results of data on Working Capital Loans from 2012-2013, it increased by 2.55 percent, and in 2014 it decreased by 3.29 percent, then in 2015 it increased by 4.01 percent and 2016 increased by 0.89. Based on the results of data on bank profitability from 2012-2013, it increased by 2.06 percent and in 2014 it decreased by 2.43 percent, then in 2015 it increased by 10.09 percent and 2016 increased by 10.06 percent. Related to the results of the relationship data distribution of Working Capital Loans generating interest income to earn profits so that it has increased, besides that Working Capital Loans have the risk of non-performing loans which are a component of the burden of the bank so that it can affect the level of bank profitability from 2012-2016.

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