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Implementation of Restructuring As a Step in Financing Management Problems at BANK KB Bukopin Syariah KC Surabaya

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Abstract*. Restructuring is a step in overcoming financing problems that arise because debtors experience difficulties in fulfilling their obligations, which is known as default. The government, through the Financial Services Authority, asks banking institutions to identify debtors and provide financing restructuring policies with the aim of providing relief to the public, especially debtors, in financing payments. This research aims to find out how restructuring is implemented as an effort to manage problematic financing at KB Bank Syariah KC Surabaya. The research method used is a descriptive qualitative approach in the nature of library research, namely by using books and literature related to this research. The results of this research are that implementing restructuring of problematic financing in banks will benefit in the form of reducing Non-Performing Finance (NPF), which will ultimately have a positive impact on the overall health of the bank. Apart from that, from an economic perspective, the Bank will receive installment payments from debtors in accordance with the restructuring agreement that has been agreed between the bank and the debtor. The success of implementing financing restructuring depends on the intention and willingness of both parties, namely the debtor and financing, to work together in resolving financing problems that arise.*

Keywords*: Restructuring, Problematic Financing, KB Bukopin Syariah*

1. INTRODUCTION

In the modern economic era, the role of banking institutions is very important because they function as providers of various services related to economic activities. Services such as storing valuables, settling payments, and providing collateral are concrete examples of the important role played by banking institutions. As development agents, banks are considered to have a significant role in realizing economic growth and prosperity, because they act as financial intermediaries that connect the real sector and the monetary sector. Through the distribution of financing and other financial products, banking helps economic sectors to obtain the funds needed for their activities, thereby contributing to strengthening the Indonesian economy. Apart from that, banking also has an important role in increasing public access to financial services and products. Banks, in their role as development agents, have an important responsibility in supporting economic growth and community development. As development agents, banks act as catalysts in allocating resources to sectors that have a positive impact on economic growth, including productive sectors such as industry, agriculture and infrastructure. Apart from that, banks also play a role in providing financial access to various levels of society and business actors, especially those in areas that are difficult to reach by other financial

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institutions. By providing a variety of financial products and services, banks help increase financial inclusion and expand access to capital for individuals and businesses.

According to Law no. 10 of 1998 concerning Amendments to Law no. 7 of 1992 concerning Banking, financing is the provision of money or bills that can be equated with it, based on an agreement or arrangement between the bank and another party which requires the party being financed to return the money or bills after a certain time in return or profit sharing. The borrower is required to pay off the debt along with interest within a certain period. Financing can be in the form of money or bills whose value is measured in money, such as in business financing or buying a house. The financing agreement covers the rights and obligations of each party, including the agreed term and interest. Providing financing is an effort to maintain trust between the financing provider and the customer. In the process of providing financing, banks are always faced with financing risks, including the risk of problematic financing. Problematic or non-performing financing can occur when the borrower is unable to fulfill his responsibility to pay the main installments of the financing (Mattoasi et al., 2023). This condition is often referred to as Non-Performing Financing (NPF). Of course, this is detrimental for banking institutions. The main cause of bad financing is due to weaknesses in internal financing management and also external factors such as sluggish economic conditions and natural disasters that disrupt borrowers' operations.

Bank Indonesia (BI), as the monetary authority in Indonesia, sets direction and policies to ensure that each financial institution gradually reduces its NPF level to no more than 5%. This aims to maintain financial system stability and encourage financial institutions to practice sound risk management principles. Problematic financing is a term used in the world of finance to describe a situation where the recipient of the financing is unable to fulfill its debt payment obligations to the financing provider in accordance with the agreed agreement. This condition usually occurs when the borrower experiences significant financial hardship, such as job loss, decreased income, or other problems that hinder his or her ability to repay the loan.

Problematic financing is often a concern for financial institutions, as it can have a negative impact on their financial health. The largest income for banks often comes from financing, but it cannot be denied that this activity also contains significant risks. Every bank is almost certain to face financing problems somewhere customers are unable to fulfill their obligations, which in the end can result in losses for the bank. A high level of Non-Performing Financing (NPF) can of course threaten the bank's financial health. The mudharib (financing recipient) will usually try to manage this problematic financing in various ways, such as restructuring, rescheduling payments, or even taking over the assets pledged as collateral.

When an agreement to return financing faces the risk of failure, this situation is a condition of problematic financing or Non-Performing Financing (NPF). The increasing number of non-performing financing causes a decrease in the bank's ability to achieve optimal profits from its operational activities.

The existence of problematic financing not only reduces bank income, but can also affect the amount of operational funds and the bank's financial liquidity, which ultimately disrupts the bank's health and results in losses for customers who deposit funds. The causes of non-payment of down payments consist of two factors, namely internal and external factors from the borrower and internal factors from the bank itself. Internal and external factors from debtors include the creation of products from business fields that are easily modified and competed by other competitors. Failed loans from debtors can be caused by business decline, internal problems in the company, and catastrophic events such as robberies, floods, and similar events. Meanwhile, internal factors from banks are often related to excessive trust in the information received, lack of a financing supervision framework, lack of effective financing management, misunderstandings in the presentation of financing settlement efforts, superficial and ineffective financing audits inadequate, as well as information that is inaccurate or irrelevant.

Handling problematic financing is also the focus of supervision and regulation from financial authorities, such as the central bank, to ensure financial system stability and prevent a larger financial crisis. For example, central banks usually implement policies to limit the level of non-performing financing (NPF) in the financial sector so that it does not exceed a prudently acceptable level. In overcoming problems that arise, a strategy is needed that is able to anticipate the negative impacts of problematic financing. One approach that can be taken is through restructuring strategy, which aims to prevent the situation from getting worse and avoid difficulties in resolving problematic financing. Restructuring is a step taken by financial institutions to improve financing conditions for shahibul malls who are experiencing difficulties in fulfilling their obligations.

The financing restructuring policy was first regulated in Bank Indonesia Regulation Number 10/18/PBI/2008 concerning Financing Restructuring for Sharia Banks and Sharia Business Units. Therefore, restructuring or rearrangement is a transformation in financing provisions that involves adding funds by the bank, transforming part or all of the interest arrears into new financing principal, or changing part or all of the financing into bank participation or inviting other partners to participate in the investment. Even though it has the same goal of preventing problematic financing and reducing bank losses due to customers who fail to repay loans, the effectiveness of these policies needs to be assessed significantly. This restructuring program will offer debt repayment with more flexible or lighter terms than before, with the aim of improving the debtor's financial situation.

In Bank Indonesia Regulation Number 10/18/PBI/2008 several policies are explained in dealing with problematic financing, including rescheduling, reconditioning and restructuring. In connection with bad financing situations where customers or debtors face difficulties in fulfilling their obligations in debt payments, they can request restructuring at banks or financing institutions based on the provisions of Article 2 of the Financial Services Authority Regulations (POJK), especially Article 2 Paragraph (I). For those who meet these requirements, they can obtain financing restructuring or financing, as regulated in Chapter III POJK which regulates financing restructuring. Apart from helping reduce the burden on mudharibs, financing restructuring also aims to protect bank liquidity so that it can avoid the risk of loss.

Previous research such as that conducted by Tahi Berdikari Sitorus (2018) in his thesis entitled "Restructuring Problematic Financing as an Effort to Resolve Problematic Financing and Legal Consequences That Arise According to OJK Regulation (POJK) Number 42/POJK.03/2017 Concerning Obligations for Preparing and Implementing Policies Financing or Bank Financing for Commercial Banks", stated that the Bank prioritizes financing restructuring as the main step in dealing with problematic financing problems. It is emphasized that banks must follow the principles stated in banking guidelines regarding the management and settlement of financing. Through research conducted at Bank Sumut, it was concluded that the bank also prioritizes the financing restructuring process as the main effort in rescuing problematic financing because it is considered more efficient. Based on the background above, the author conducted research with the title "Implementation of Restructuring as a Step for Managing Problematic Financing at BANK KB Bukopin KC Surabaya" with the aim of finding out how financing restructuring is implemented and what obstacles are faced by Bank Bukopin KC Surabaya in dealing with customers who are experiencing difficulties. in fulfilling his obligations as a debtor.

2. THEORITICAL STUDY

Financing Problems

Problematic financing is a form of fund distribution carried out by financing institutions such as sharia banks where during the implementation of financing installments by customers things often occur such as financing that is not smooth, financing customers who do not fulfill the conditions that have been promised, and the financing will not be fulfilled. predetermined installment schedule (2020 Ulpah). Problematic financing is financing that the Bank estimates will not be repaid in part or in whole, or in full, or the customer is unable to pay back its obligations according to the agreed schedule. Forms of handling problematic financing include: a. Billing, b. Restructuring, and c. Redemption (Bilqis Aris Purnama and Iswandi 2022).

Financing Restructuring

Financing restructuring is an effort carried out by the Bank in order to help customers complete their obligations, including through: a. rescheduling, namely changing the customer's obligation payment schedule or time period b. reconditioning, namely changing part or all of the financing requirements including changes to the payment schedule, number of installments, term, and/or giving discounts as long as they do not increase the customer's remaining obligations that must be paid to the bank. c. Restructuring, namely changes to financing terms that are not limited to rescheduling and reconditioning includes, among other things:

1. Additional funds for bank financing facilities
2. Conversion of financing contracts
3. Conversion of financing into medium-term sharia securities, and 4. Conversion of financing into temporary capital participation in customer companies. (POJK (Financial Services Authority Regulation) 2020).

3. RESEARCH METHODS

In this research, the approach used is a descriptive qualitative research approach, which aims to describe or explain the situation or event being studied based on data from the survey, as well as connecting and comparing it with existing theory. Descriptive research tries to describe objects, phenomena, or social settings, which are then presented narratively in a systematic manner according to reality. The data collection method involves two approaches, namely observation which involves direct observation of the object being studied, and interviews which involves question and answer interactions with authorized parties within the company to obtain information related to research. The data sources in this research consist of primary and secondary data. Primary data is information obtained directly from the research object through the interview process, while secondary data is information obtained indirectly from the research object. The type of data used in this research is phenomenology, which is a type of qualitative research where researchers collect data through participant observation to understand essential phenomena in participants' life experiences

4. RESULT AND DISCUSSION

Bank financing distribution activities to customers, especially traders, craftsmen and other business owners with the aim of supporting the community's economy, especially those who have limited business capital. Small traders often face difficulties in developing their businesses due to minimal capital. With the distribution of financing, it is hoped that they can improve their business and achieve better progress. However, implementing financing distribution also raises risks, namely financing jams or problems. Problematic financing refers to a situation where the borrower experiences difficulty in repaying the loan according to the agreed terms. Factors causing problematic financing include a decline in the performance of customers' businesses, such as during the Covid-19 pandemic which had a negative impact on the economy in Indonesia, especially the MSME sector. Another factor that causes financing problems is customer non-compliance in fulfilling their obligations. Customers who are negligent in fulfilling their obligations as mudharib are those who do not comply with financing agreements by not paying installments on time or even neglecting to pay loan obligations altogether. Problematic financing can result in financial risks for lenders and requires special handling to find adequate solutions for both parties. There are several factors that need to be considered in handling problematic financing including the debtor's willingness to settle obligations, the debtor's level of cooperation and transparency, financial capability, source of income for loan repayment, debtor's business prospects, smooth sale of collateral, existence of additional collateral, resolution of disputes over collateral. , and the availability of sources of income from other sources.

Financing restructuring is a common practice in the banking industry throughout the world. Although most banks that provide loans have restructuring programs regulated in their financing policies, there are still some banks that do not comply with these procedures and neglect to carry out financing restructuring. Restructuring is a process in which lenders and borrowers work together to change the terms of repayment of existing debts. In the case of bad or problematic financing, restructuring can involve extending the term, reducing the interest rate, or even eliminating part of the debt amount. It aims to help borrowers overcome financial difficulties and avoid bankruptcy, while ensuring lenders still recover some or all of the financing provided.

The implementation of Restructuring is based on Banking Law Number 10 of 1998, Bank Indonesia regulations, as well as the internal policies of each bank. According to Article

55 paragraph (1) of Bank Indonesia Regulation Number 14/15 PBI/2012, banks are required to have written policies and procedures related to credit restructuring, which indicates that banks must have official guidelines in carrying out the restructuring process. Financing restructuring only applies to shahibul malls that have positive business potential and have experienced or are predicted to experience difficulties in paying principal or interest on credit. Several principles that form the basis for banks in adjusting the credit restructuring approval process in accordance with the technical conditions facing banks have been explained by the OJK. These principles include objectivity, which refers to an honest attitude in making decisions without being influenced by personal or group opinions or considerations. Apart from that, independence is also important, which emphasizes managing the bank professionally without any influence or pressure from any party. Conflicts of interest, such as differences between the bank's economic interests and the personal economic interests of shareholders, members of the board of directors, members of the board of commissioners, executive officers and parties related to the bank, must also be considered. Fairness is also an important principle, which includes fairness and equality in fulfilling the rights of stakeholders that arise based on agreements and regulations. The financing restructuring process, mudharib provides an opportunity for shahibul mal to reduce the interest rate, reduce the amount of nisbah that must be paid both overdue and not yet, write off interest for late payments, write off accrued interest, and reduce or eliminate agency fees and management. Rescheduling or rescheduling is often a method used in the company credit restructuring process in Indonesia.

Efforts to save problematic financing, for example by extending the repayment period, providing a grace period for payment, reducing interest rates, reducing interest arrears or fines, and reducing the principal debt. This may be offered to customers who demonstrate good faith. Good faith can be measured from the willingness and ability to pay as evidenced by behavior such as willingness to discuss repayment, provide accurate financial data, provide permission for financial audits, and participate in problem credit resolution programs instructed by the bank.

In order to carry out financing restructuring, there are several requirements that must be met, including:

a. Mudharib faces difficulties in paying principal and/or interest, but has a strong desire to pay.

b. A re-evaluation of the debtor's financial or business condition has been carried out by the financing analyst and has been approved by the Financing Committee.

c. All administration related to financing in the name of the mudharib must be complete, accurate, and have been checked by a Legal Officer.

d. Mudharib has signed a financing restructuring agreement.

In an interview conducted by the author with staff of AO SAM (Special Asset Management) Bank KB Bukopin Syariah stated that "When implementing financing restructuring, there are challenges and obstacles faced, often the obstacles that occur are that the documents submitted by the debtor are not accurate. However, this obstacle can be overcome by attaching a salary slip and checking the account transfer of the customer who is applying for restructuring. Apart from that, debtors also lack good intentions to fulfill their financial obligations, even though in reality, they have the ability to pay the requested financing." Responding to this statement, the problem of bad financing brings a number of complex challenges. The resulting financing has an impact on the financial sector which can result in losses for lenders, thereby causing a decrease in income and an increase in operational costs. The next risk is a decline in asset quality which can affect investor and customer confidence in banks or financial institutions. Third, there is the problem of reduced liquidity due to difficulties in seizing assets or selling collateral. To overcome this challenge, a holistic strategy is needed, including effective risk management, an appropriate restructuring process, strict financing portfolio monitoring, and compliance with applicable regulations and industry standards. KB Bukopin KC Surabaya always tries to resolve bad credit by restructuring it first, because it is considered more profitable for the bank than other settlement methods. By successfully carrying out restructuring, this will improve the quality of financing and reduce the NPF percentage at KB Bukopin KC Surabaya, which will automatically reduce PPAP (Allowance for Earning Asset Losses). When NPF occurs, banks must incur special reserve costs in the form of PPAP to anticipate potential losses, but when credit becomes easier to recover, these costs will also decrease.

Of the various solutions available to resolve problem loans, credit restructuring has a mutually beneficial impact for both parties. In financing restructuring, banks as shahibul malls can improve the quality of their financing, so that the risks faced by banks become lower. The financing rescue restructuring policy has proven to be very effective in dealing with problematic or potentially problematic loans. In fact, many borrowers are requesting restructuring of their financing, anticipating future difficulties in meeting installment payments due to various factors such as medical costs, school costs, or a decline in business turnover. Because borrowers have a better understanding of their economic situation, Bank KB Bukopin

KC Surabaya consistently strives to maintain communication with them so that quick preventive action can be taken.

Meanwhile, for debtors, restructuring allows financing to return smoothly, thus improving the mudharib's reputation in the banking sector, and providing leeway in paying monthly obligations, so that the mudharib can gradually develop its business. Based on research at Bank KB Bukopin KC Surabaya, both shahibul mal and mudharib agree that restructuring efforts are very helpful in overcoming problematic financing, especially for credit card customers who are in arrears. Banks are working hard to restructure financing by closely monitoring or supervising their debtors. This involves evaluating, analyzing and reviewing debtors who are experiencing financing payment problems, with the aim of identifying problems in the debtor's business that cause delays in credit payments. The information obtained from this process becomes the basis for the bank in determining a strategy to save mudharib financing, one of which is through restructuring. Apart from that, good intentions from both parties, transparency from debtors, and cooperative attitudes from mudharib are also important supporting factors in running credit effectively and reducing the number of problematic financing at Bank KB Bukopin Syariah.

5. CONCLUSION

Based on the explanation above, the practice of settling credit tends to have a negative impact on both the debtor and the bank. The debtor will experience losses by losing the opportunity to restart his business as well as losing assets pledged as collateral to the Bank. Meanwhile, banks will experience losses because credit settlement requires costs and takes a long time, which in turn can affect the overall health of the bank. Furthermore, the bank will not accept payment for credit that has been given. Through this restructuring process, the Bank will benefit in the form of a reduction in Non-Performing Finance (NPF), which will ultimately have a positive impact on the overall health of the bank. Apart from that, from an economic perspective, the Bank will receive installment payments from debtors in accordance with the restructuring agreement that has been agreed between the bank and the debtor.

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