

ABSTRACT

ANALYSIS OF FAILURE TO PAY SMALL MEDIUM ENTERPRISE CREDITS AND THE SETTLEMENT TECHNIQUES ON THE PARTNERSHIP AND COMMUNITY DEVELOPMENT PROGRAM (PKBL) AT PT. JASA RAHARJA (PERSERO) LAMPUNG BRANCH

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The objective of the study was to resolve the problematic credit problems that occurred at PT. Jasa Raharja (Persero) Lampung Branch. The methods used in this research were observation, interview and literature study. The sample used in this study was the division head and the staff of the Partnership and Community Development Program (PKBL) of PT. Jasa Raharja (Persero) Lampung Branch. The data was on non-performing loans used in 2016-2018. The results showed that there were two main factors causing the credit problematic namely the internal factors and the extreme factors. The internal factors were lack of human resources, and lack of carefulness in analyzing data and lack of employee performance. The external factor, namely the bankruptcy of fostered partner businesses, the existence of family conflicts (divorce), possession more than one loan. The efforts to resolve the bad credits are by implementing *rescheduling*, *reconditioning* and *restructuring*.

Keywords: Non-performing loans, Non-performing loans Settlement.

