

THE PROCESS OF EMPLOYEE LOAN PROVISION IN COOPERATIVE SAIRASAN AT PT BANK LAMPUNG

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Abstract

The bank is a business entity that gathers funds from society in deposits. The purpose of the bank is to improve the people's life in the form of loan or any other form. One of Regional Bank in Lampung province is Bank Lampung. Sairasan Coeopartive at PT Bank Lampung is one shareholder of regional Bank Lampung. Cooperative Sairasan located on environmental PT. Bank Lampung this has an important role for all employees who worked in the bank and in all branch offices. Cooperative Sairasan at PT Bank Lampung is one of the cooperative in Lampung province. The cooperative is one of the business entities owned by PT Bank Lampung. Cooperative Sairasan at PT Bank Lampung provides loan provision; the kinds of loan provision in Cooperative sairasan are Department Stall (WASERDA), Business Service Cleaning, Vehicles Rental, Private Vehicle Service (PLL), Loan and Save Business (USIPA). To finish this report, the researcher use three techniques there are interview, library study and observation. After doing three techniques the writer elaborate what are the kinds of loan provision and process the loan provision. There are two steps process of loan provision in Cooperative Sairasan at PT Bank Lampung: filling the form and attachment document.

Key words: Bank, Cooperative, Loan Provision, Process

INTRODUCTION

Lampung is one province which is in the southern part of the island of Sumatra. The province which also had a population and many people use Bank to save or borrow money. Like as many provinces in Indonesia which have regional Bank. The Regional Banks that have function to collect fund from cityzen extent and disburse in the form of loans and credit for various purposes. Regional Bank in Lampung there is BPR EKA, BPBD Lampung, Bank Windu, Bank Lampung and etc.

One of the regional Banks is Bank Lampung. Bank Lampung has slogan "Bank Lampung is Bank all people at Lampung province. In Bank Lampung we can find one of cooperation of employee name is Cooperation Sairasan. Coeoprative Sairasan is one shareholder of regional Bank Lampung. Cooperation Sairasan located on environmental PT. Bank Lampung this has an important role for all employees who worked in the bank and in all branch offices. Cooperation Sairasan at PT Bank Lampung is one of the cooperation in Lampung province. The cooperation is one of the business entities owned by PT Bank Lampung. Cooperation business entitles developed by the Agency through a variety of businesses. One of the businesses entities that have a rapid increase and development is the businesses entity save loan or credit provision. Loan Provision is one of provision entities that interested people who have a quite a lot. Loan provision is one of provision money to a

borrower, which is based on agreements between the creditor and borrower, that the requirement a borrower to repay their debt which a certain period and a creditor give remuneration or profit during the loan period. So Loan provision is one of businesses that interested people who have quite a lot and give benefit between a debtor and borrower.

Cooperation Sairasan at PT Bank Lampung offer several kind of loan provision, there are Loan USIPA, PLL (such as electronic and Mabel), WASERDA (such as daily needs), vehicle rentals and cleaning service. The employees of cooperation Sairasan could apply all the provision in the cooperation by the process. The process to apply the loan is not easy because the employee must be ready to fulfill the requirement of loan provision. The process of loan provision is filling application form and completing attachments (photocopy of Identification card or KTP, Photocopy of Salary and Disposition. To find out specific loan provision and all activity at Cooperation Sairasan PT Bank Lampung and the uses of this paper to know about process of loan provision the writer interest to discuss about it and entitled "The Process of Employee Loan Provision in Cooperation Sairasan at PT Bank Lampung".

LITERATURE REVIEW

Definition of Bank

According to Law No. 10 of 1998 dated 10 November 1998 on Banking explained the Bank is a business entity which collects funds from the public in the form of savings and channel them to the public in the form of loan funds or other forms in order to improve the living standard of the people at large (Law no. 10 1998). The bank is a financial institution whose main activity is to collect funds from the public and distribute the funds back to the community as well as provide other banking services to the public (Arbiansyah & Kristianto, 2010), (YOLANDA, 2017).

Based on above the three definitions can be conclude the bank is a business entity in the form of financial assets to seek social and made (Amanda, 2017), (Handayani, 2014). The bank is a financial institution that collects funds from the public, transmit back to the community, and provide other services (Rani, 2016), (Romdhoni et al., 2012). In this report, understanding of bank is growing area of business entitles and has a stake in developing the field of endeavor. The bank is a business entity that gathers funds from society in deposits (Mandasari, 2017b), (Mandasari, 2020), (Kuswoyo & Siregar, 2019), (Mandasari, 2017a). The purpose of the bank is to improve the people's life in the form of loan or any other form.

Definition of Cooperation

In terms of language, in general cooperation comes from the Latin word meaning "with" and means that "work". From these two words, in English known as Co and Operative, which in Dutch is called the Cooperation Vereeniging which means working together with others to achieve a certain goal (Puspaningrum et al., 2017). Said Cooperation later appointed as an economic term Cooperation standardized economy into a language known as cooperation, which means economic organization with voluntary membership. Purpose of cooperation is to prosper members and benefit from organization cooperation (Phelia & Sinia, 2021), (Phelia & Damanhuri, 2019), (Sulistiani, 2018).

Definition of Loan

The word comes from the Greek credit, credited, which means trust (Warsela et al., 2021). Meanwhile, loan is a provision of money or the equivalent to her, which is based on loan agreements between the creditors (banks, cooperation, companies or individuals) and the debtor (borrower), that requires the debtor to repay their debts within a certain time period, where in return for his services, to the creditor (lender) is given the right to provide interest, remuneration or profit sharing during the loan period lasts (Husna et al., 2021).

Definition of Process

The process is a sequence of execution or events that occur naturally or designed may use time, space, expertise or other resources, which results in an outcome (Afrianto & Inayati, 2016), (Kuswoyo & Rido, 2019), (Wahyudin, 2016), (Sari, 2015). A process may be identified by the changes made to the properties of one or more objects under its influence (Sari, 2018), (Tanenhaus et al., 2000). Before the debtor must first obtain loan in advance through the stages ranging appraisal of credit proposals and submission of documents required, checking the authenticity of documents, analysis of credit until the loan disbursed (Gulö, 2014), (Ambarwati & Mandasari, 2020), (Purba et al., 2019). The stages in this we know to give credit lending process (SURYONO & Indra, 2020), (Suryono et al., 2021), (Pohan et al., 2019). The purpose of the process is to ensure the credit worthiness of a loan, is accepted or rejected. In determining the feasibility of a credit in each stage are always conducted in depth assessment (Ahmad et al., 2015), (Aldino et al., 2021), (Suprayogi & Novanti, 2021). Where there may be a shortage in the assessment of the bank may request back to the client or even outright rejected.

METHOD

In this research, the researcher use three techniques there are interview, library study and observation. The data taken from PT.Bank Lampung.

RESULTS AND DISCUSSION

Department Stall (WASERDA)

WASERDA in the Headquarters complex of PT Bank Lampung provides goods and household staples such as food and drinks, chips, roasted, rice, fried foods, handbag, craft and other for the members of cooperation, employees of PT Bank Lampung and visitors or clients PT Bank Lampung. The system to pay can be cash or cut the salary every month. For members of Cooperation Sairasan they pay can be cash or cut salary every month. The employees will give memo to members and members write what we are take and then sign in the memo. After every month the employees give the notes to members and directly cut the salary. The interest of WASERDA is 10% from the total of provision (buy anything product). For employees, visitors and clients of PT Bank Lampung they pay it directly cash give money when they are buy everything at WASERDA.

Business Service Cleaning Service

Cleaning service is one of the jobs that exist within single agency or company. The duty is cleaning service is cleaning up all the office before the employee come to office. Not only that cleaning service also do some task such as service car washing, washing motor service,

service all employees if need helps such as prepare food and drink, take money from bank, buy something and others. Cleaning service is one of businesses entities in Cooperation Sairasan at PT Bank Lampung. Bank Lampung if want to use service cleaning service, bank must pay to cooperation highest from the salary of cleaning service. For the example the salary cleaning service is Rp 950.000 x 10 % = Rp 1.145.00; So Bank Lampung must pay to Cooperation Sairasan every month Rp 1.145.000,00. Every person have different salary based on how long they are work in Cooperation Sairasan at PT Bank Lampung.

Vehicles Rental

PT Bank Lampung has many branch office operation throughtout in Lampung province there are in Metro, Kota Bumi, Liwa, Kalianda Kemuning, Tulang Bawang, Unit II, Pringsewu, Sukadan, Antasari, gading Rejo, daya Murni, Tanggamus, baradatu. Because of many branches Cooperation Sairasan open vehicles business car rental service. Car rental service has an important role for whole PT Bank Lampung and branch offices. It was given only to chief of PT Bank Lampung, members of cooperation and Bank operation in each branch office. The goal of cooperation make vehicles rental was to prosper its employees by providing motor vehicles rental services.

Loan and Save Business (USIPA)

USIPA is one of kinds of loan provision in Cooperation Sairasan at PT Bank Lampung. The minimum of USIPA in Cooperation Sairasan at PT Bank Lampung is Rp 5.000.000,00 and the maximum is Rp 20.000.000,00. The members of Cooperation can borrow the loan provision twice or more based on themselves salary enough or not to pay it every month. Long-term for loan provision USIPA are more than one year (maximum five years). Duration of long-term loan can be for 24, 36, 48, and 60 months (= five years) depending on the needs of the members. Especially for long-term loans, members of resubmit the loan provision to Cooperation Sairasan at PT Bank Lampung and Bank Niaga as the funder of long-term loans. The interest of USIPA per month is 20% from provision.

Private Vehicles Service (PLL)

Private Vehicles Services is one of kind's loan provisions in Cooperation Sairasan PT Bank Lampung. Along at the times in this modern era many people has a personal vehicles. Same as themembers of Cooperation sairasan at PT Bank Lampung has a personal vehicle. During the time cooperation sairasan has idea to open private vehicles services. Private vehicles service open since April 2008. Private Vehicle Service means here a provision for electronic form such as handphone, television, air conditioner, laptop and etc. The minimum of PLAFON is Rp 2.000.000, 00 and the maximum provision is Rp 10.000.000,00. The members of Cooperation can borrow the loan provision twice or more based on themselves salary enough or not to pay it. Long-term for loan provision PLAFON are more than one year (maximum three years). Duration of long-term loan can be for 12, 24 and 36 months (= three years) depending on the needs and salary of the members. Members resubmit the loan provision to Cooperation Sairasan at PT Bank Lampung as the funder of long-term loans and pay it every month by cutting their salary every month. The interest of PLAFON per month is 20% from provision.

The Process of Loan Provision in Cooperation Sairasan at PT Bank Lampung

Process is the process is a sequence of execution or events that occur naturally or designed may use time, space, expertise or other resources, which results in an outcome. A process may be identified by the changes made to the properties of one or more objects under its influence. The process of loan provision in Cooperation Sairasan PT Bank Lampung is simply. The process of granting loan provision to members is an obligation for the employee's cooperation. There are two process of loan provision in Cooperation Sairasan. However, before giving the loan provision; some conditions must be to fill by members saying:

- a. Permanent Staff at PT Bank Lampung
- b. Paycheck of Permanent staff
- c. The Cost of New Member become A Member Cooperation Sairasan at PT Bank Lampung

Filling Application Form

The first process to done by an applicant or the members of the cooperation employees when making a loan of money is filling form. In this form, there are four sheets of paper which the first page the content is about identity self such as name, position and address. In this page the borrower signs of agreement about cutting of salary every month and the borrower also attachment of list of salary and letter of authority by cutting salary. In the second page the content is about letter of authority cutting salary every month. The borrower give agreement to debtor for cutting the salary every month until the loans is settlement. Third and fourth page the content is about agreement of loan provision. In this page also about article of agreement, the total of article is eight articles.

Completing attachments

The second process is complete attachment of loan provision in Cooperation Sairasan at PT Bank Lampung. An attachment is an additional document adds. There are a member of the cooperation employees to borrow money should support three documents is as follows:

- a. Photocopy of Identification Card (KTP)
- b. Photocopy of Salary
- c. Disposition

CONCLUSION

In conclusion the writer concludes that are five kinds of loan provision and two processes the loan provision in Cooperation Sairasan at PT Bank Lampung. The kinds of Loans provision is WASERDA, Vehicle Rental, USIPA, PLL and Service Business Cleaning Service. The interest for WASERDA is 10 % from provision and for USIPA and PLL is 20% from provision. In Loan Provision, Actually process to submit the loan provision in Cooperation sairasan is easy, there are two processes: the first is filling the form and then second is attachment document such as photocopy of Identity Card (KTP), a copy of Salary and disposition. For the same process loans provision in Cooperation sairasan is USIPA (Effort Save Loan) and PLL (leading other).

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