EKOMAN
JURNAL EKONOMI, BISNIS DAN MANAJEMEN
Available at https://jurnal.sitasi.id/ekoman
P-ISSN: 3031-271X
E-ISSN: 3032-0682
doi number:10.61930
Publisher : Penerbit dan Percetakan CV. Picmotiv
Vol 4 No 2 Edisi Agustus 2026

Consumer Credit Administration Process at Bank Sumsel Babel KCU Arivai Palembang

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Abstract

The consumer credit administration process is a crucial step in the distribution of banking financing because it determines the smoothness, accuracy, and security of the credit disbursement process to customers. Frequently encountered problems include incomplete documents, inconsistent administrative data, miscommunication between work units, and the accumulation of archives that can potentially hinder the credit verification and approval process. This report aims to describe the consumer credit administration process at Bank Sumsel Babel KCU Arivai Palembang, explain the role of student interns in supporting administrative activities, and identify obstacles and their resolutions. The method used is a qualitative descriptive approach with data collection techniques such as observation, interviews, documentation, and literature studies. The results of the study indicate that the consumer credit administration process is carried out through the stages of credit application, document and SLIK inspection, legality check, feasibility evaluation, and credit agreement. Student interns play a role in assisting with data input, document verification, archiving, and contract administration preparation, thus supporting the smooth operation of the work unit. Obstacles encountered include incomplete customer documents, errors in form filling, suboptimal coordination, and limited archive space. Improvement efforts were made through the implementation of document checklists, enhanced internal communication, customer education, and systematic archive management, thereby enhancing administrative effectiveness and the quality of consumer credit services.

Keywords: *Credit Administration, Consumer Credit, Home Ownership Loans, Bank Sumsel Babel, Student Internships.*

Abstrak

Proses administrasi kredit konsumtif merupakan salah satu tahapan penting dalam penyaluran pembiayaan perbankan karena menentukan kelancaran, ketepatan, dan keamanan proses pemberian kredit kepada nasabah. Permasalahan yang sering dihadapi meliputi ketidaklengkapan dokumen, ketidaksesuaian data administrasi, miskomunikasi antarunit kerja, serta penumpukan arsip yang berpotensi menghambat proses verifikasi dan persetujuan kredit. Laporan ini bertujuan untuk mendeskripsikan proses administrasi kredit konsumtif di Bank Sumsel Babel KCU Arivai Palembang, menjelaskan peran mahasiswa magang dalam mendukung kegiatan administrasi, serta mengidentifikasi kendala dan upaya penyelesaiannya. Metode yang digunakan adalah pendekatan deskriptif kualitatif dengan teknik pengumpulan data berupa observasi, wawancara, dokumentasi, dan studi pustaka. Hasil penelitian menunjukkan bahwa proses administrasi kredit konsumtif dilaksanakan melalui tahapan pengajuan kredit, pemeriksaan dokumen dan SLIK, pemeriksaan legalitas, evaluasi kelayakan, hingga akad kredit. Mahasiswa magang berperan dalam membantu input data, verifikasi dokumen, pengarsipan, dan persiapan administrasi akad sehingga mendukung kelancaran operasional unit kerja. Kendala yang ditemukan antara lain dokumen nasabah yang tidak lengkap, kesalahan pengisian formulir, koordinasi yang belum optimal, serta keterbatasan ruang arsip. Upaya perbaikan dilakukan melalui penerapan checklist dokumen, peningkatan komunikasi internal, edukasi kepada nasabah, dan penataan arsip secara sistematis sehingga efektivitas administrasi dan kualitas pelayanan kredit konsumtif dapat ditingkatkan.

Kata kunci: *Administrasi Kredit, Kredit Konsumtif, Kredit Pemilikan Rumah, Bank Sumsel Babel, Mahasiswa Magang.*

Pendahuluan

Banking is a key pillar of the financial system, acting as an intermediary between those with excess funds and those in need of financing (Aravik et al., 2025). Through this function, banks contribute to driving economic growth, improving public welfare, and expanding access to various financial facilities. One form of funding that enjoys high demand is consumer credit, a financing facility provided to the public to meet consumption needs, such as purchasing a home, vehicle, or other personal needs. Among various consumer credit products, Home Ownership Credit (KPR) is one of the most strategic because it can help people obtain housing through a planned and sustainable financing mechanism (Ridwan et al., 2021).

Behind the success of consumer credit distribution lies an administrative process that is crucial in ensuring service quality and financing security. Credit administration is not only concerned with document completeness, but also encompasses debtor identity verification, Financial Information Services System (SLIK) audits, initial analysis of repayment capacity, and preparation of documents for use in the credit agreement process (Adesti & Aravik, 2023). Frequent problems in the administrative process include incomplete documents, data discrepancies, verification delays, and the high volume of credit applications that must be completed in a relatively short time. These conditions have the potential to hinder the credit approval process if not supported by an orderly, accurate, and efficient administration system. Therefore, accuracy, speed, and adherence to administrative procedures are crucial factors in determining the success of consumer credit distribution (P. M. S. Putri & Werastuti, 2023).

As a Regional Development Bank (BPD), Bank Sumsel Babel is responsible for supporting regional economic development by providing various banking services, including consumer credit distribution to the community. Bank Sumsel Babel KCU Arivai Palembang is one of the main branches that handles various types of financing, with Home Ownership Credit (KPR) as one of the flagship products that is in high demand by the public. The high public interest in this product has resulted in an increase in the number of administrative documents that must be processed in a timely manner and according to regulations. This condition indicates that the effectiveness of the administrative process is a very important aspect to maintain service quality, minimize the risk of administrative errors, and support the smooth process of credit distribution to customers (Maria, 2013).

The urgency of studying consumer credit administration processes is growing in line with the growing demand for fast, accurate, and customer-satisfaction-oriented banking services. Administrative effectiveness not only impacts the smooth operation of banks but also plays a role in mitigating potential financing risks resulting from verification errors and document deficiencies. In operational practice, the significant administrative burden demands the support of human resources capable of assisting with administrative tasks without compromising established service standards. Therefore, optimizing administrative processes is an integral part of efforts to improve the quality of consumer credit services. One way to support this smooth administration is through the involvement of student interns in the operational activities of the Consumer Credit Unit. Interns contribute to various administrative activities, such as data input, document verification, assistance with initial verification, and archiving credit files. The presence of student interns is not intended to replace the duties of permanent employees, but rather is part of an effort to improve the effectiveness of administrative processes so that work can be completed more efficiently, especially when the number of credit applications increases. This role also provides students with practical experience in understanding the implementation of credit administration procedures in the banking world (Oktaviani et al., 2022).

The novelty of this report lies in its discussion, which not only outlines the stages of consumer credit administration at Bank Sumsel Babel, Arivai Branch, Palembang, but also directly analyzes the contribution of student interns in supporting the smooth running of the administrative process, from workflow and administrative task execution to obstacles encountered during the internship, and the solutions implemented to overcome these obstacles. Therefore, this report is expected to provide an empirical overview of the implementation of consumer credit administration in the regional banking environment and provide input for improving the effectiveness of administrative processes and developing internship programs in the banking sector.

Research Methods

This study used a qualitative descriptive approach to obtain a systematic overview of the consumer credit administration process at Bank Sumsel Babel, Arivai Branch Office, Palembang. This approach was chosen because it provides an in-depth explanation of the credit administration stages, the role of student interns in supporting operational activities, and various obstacles and their resolutions based on actual conditions. The data obtained were analyzed descriptively to provide an understanding of the implementation of the consumer credit administration process in accordance with established banking procedures.

Data collection was conducted using several techniques. First, observation (direct observation), in which the author directly observed activities at the Consumer Credit Unit of Bank Sumsel Babel, Arivai Branch Office, Palembang, particularly those related to the administration and disbursement of consumer credit. Second, interviews were conducted with employees in the Consumer Credit Unit, including credit analysts and support staff, to obtain information on the workflow, division of tasks, obstacles encountered, and solutions implemented in the credit administration process. Third, documentation was conducted by examining various documents related to the consumer credit process, such as credit application forms, credit disbursement procedures, and other administrative documents as supporting data to strengthen the results of the observations and interviews.

In addition to primary data obtained from fieldwork, this research also utilized literature as a secondary data source. The literature review was conducted by reviewing various relevant references, including books, scientific journals, articles, regulations, and other scientific sources discussing banking administration, consumer credit, and credit analysis. The use of these various references aims to strengthen the theoretical foundation, support the analysis process, and compare field findings with concepts developed in previous research, thus providing a more comprehensive scientific basis for the research results (H. J. Putri & Murhayati, 2022).

Results and Discussion

1. Consumer Credit Administration Process at Bank Sumsel Babel, Arivai Branch, Palembang

Based on observations during an internship at the Consumer Credit Unit of Bank Sumsel Babel, Arivai Branch, Palembang, the Home Ownership Credit (KPR) administration process is carried out through several interrelated stages. Each stage is designed to ensure that the loan application meets administrative, financial, and legal requirements before final approval. This systematic administration process is crucial for minimizing financing risks while maintaining quality customer service (Mutmainah, 2022).

The first stage begins with the customer's loan application. At this stage, the customer comes directly to the bank or makes an appointment with an officer to submit the mortgage application. The Consumer Credit Unit employee conducts an initial interview to obtain information regarding the customer's identity, occupation, income level, ability to repay installments, and the property being financed. This information serves as the basis for an initial assessment to determine whether the customer is eligible to proceed with the loan application process before a more detailed document review is conducted.

The next stage involves document completeness and verification of the Financial Information Service System (SLIK). During this stage, student interns assist staff with initial data input, customer identity verification, and credit history checks using SLIK. SLIK check results are a key indicator in assessing the quality of prospective borrowers, as they provide information on their credit payment history and potential risk of non-performing loans. This activity also requires a high level of accuracy to avoid input errors or misidentification of customer data.

After the initial verification process is complete, the application files are forwarded to the Legal Unit for a legal review. This review includes the validity of the certificate, the legality of home ownership, the conformity of property documents, and potential legal issues that may arise in the future. The files are then forwarded to the Productive Credit Unit for an evaluation of the developer's suitability, the condition of the housing project, and the overall level of financing risk. If all evaluation results are deemed to meet requirements, the files are returned to the Consumer Credit Unit as the basis for the next stage.

The final stage of the administrative process is the execution of the credit agreement. Once all verification, legality, and analysis processes are complete, the customer is contacted to sign the credit agreement. At this stage, student interns assist employees in preparing contract documents, stamps, and administrative requirements, as well as archiving documents after signing. These activities demonstrate that student interns not only gain administrative experience but also gain a firsthand understanding of the operational flow of consumer credit disbursement in accordance with banking operational standards (Mutmainah, 2022).

Therefore, observations indicate that the consumer credit administration process at Bank Sumsel Babel KCU Arivai Palembang has been implemented in a structured manner through coordination between work units. Each stage has a control function to ensure administrative completeness, the eligibility of prospective borrowers, and legal certainty regarding the financing object. Synergy between the Consumer Credit Unit, Legal Unit, and Productive Credit Unit, as well as the support of student interns, are factors that contribute to the effectiveness of the credit administration process, ensuring optimal customer service.

2. Obstacles and Efforts to Improve the Effectiveness of Consumer Credit Administration

During the internship, several obstacles were identified that impacted the smooth running of the consumer credit administration process. These obstacles included incomplete documents submitted by customers, miscommunication between employees, document accumulation due to limited archive space, and customer inaccuracy in completing credit application forms. These obstacles have the potential to slow the verification process, increase employee workload, and reduce service efficiency if not handled appropriately (Aksa et al., 2025).

The most frequently encountered problem was incomplete or non-compliant application documents. Many customers did not understand administrative requirements, such as the obligation to attach the latest payslip, employment certificate, bank statement, Taxpayer Identification Number (NPWP), and other supporting documents. Furthermore, invalid documents were still found, such as payslips without company approval or inactive NPWPs. This situation required employees to reconfirm with customers, lengthening the verification process and requiring repeated administration at several stages (Aksa et al., 2025).

Another obstacle is suboptimal coordination between employees, particularly when files are transferred between work units. Information regarding document status is sometimes not fully communicated, causing delays in further processing. Furthermore, the high volume of physical documents received daily results in a crowded archives room. Some documents must be moved to the storage warehouse on the third floor, making the process of searching for archives longer, especially when documents are urgently needed for customer service.

In addition to internal factors, obstacles also stem from customers' inaccuracy in filling out credit application forms. Common errors include incomplete addresses, discrepancies between income data and payslips, inactive contact numbers, and identity information that differs from the data on their National Identity Cards (KTP). Although seemingly simple, these errors delay the data input process because employees must re-clarify with customers before files can be processed further (Aksa et al., 2025).

To address these challenges, employees implemented several corrective measures. The first step was the consistent implementation of a document checklist for each application. The checklist serves as a tool to ensure all requirements have been met before documents proceed to the next verification stage. Furthermore, internal communication was improved through regular information on file status, cross-checking, and direct coordination with credit analysts to minimize the risk of miscommunication. Furthermore, the bank also provided customer education using easy-to-understand language regarding required documents, how to obtain them, and how to correctly complete forms, ensuring customers were better prepared when resubmitting their files (Alimatul Fitri Assholekhah et al., 2023).

Another effort that contributed to improving administrative effectiveness was the gradual organization of archives based on specific categories. Each file was separated into labeled folders, facilitating document retrieval and storage. The bank also assisted in the systematic transfer of archives to the storage warehouse to reduce file congestion in the workspace. Observations showed that these steps improved administrative process efficiency, accelerated work completion, and supported the smooth operation of consumer credit services at Bank Sumsel Babel, Arivai Branch Office, Palembang. These findings indicate that the implementation of orderly administration, effective communication, and good archive management are important factors in supporting the quality of consumer credit services (Alimatul Fitri Assholekhah et al., 2023).

Conclusion

Based on the results and discussion, it can be concluded that the consumer credit administration process at Bank Sumsel Babel, Arivai Branch Office, Palembang, is carried out systematically through several stages: customer credit application, document completeness check and Financial Information Service System (SLIK) verification, legal aspect check by the Legal Unit, feasibility evaluation by the Productive Credit Unit, and credit agreement execution. All stages are integrated to ensure that each credit application meets administrative, financial, and legal requirements, thereby minimizing financing risks. The bank plays a role in supporting smooth administration through data entry, identity verification, document checking, archiving, and assistance with the preparation of credit agreement documents.

The implementation of consumer credit administration still faces several challenges, including incomplete customer documents, inaccurate form completion, miscommunication between employees, and document accumulation due to limited archive space. These challenges can be overcome through consistent implementation of document checklists, improved internal communication, providing customer education regarding administrative requirements, and more systematic archive management. These efforts have proven to help improve the efficiency of administrative processes, accelerate work completion, and support the improvement of the quality of consumer credit services at Bank Sumsel Babel, Arivai Branch Office, Palembang.

Recommendations

Bank Sumsel Babel, Arivai Branch Office, Palembang, is expected to continue improving the effectiveness of consumer credit administration by optimizing document digitization, improving the archiving system, and strengthening coordination between work units. Furthermore, providing a more informative list of administrative requirements to prospective customers is expected to minimize administrative errors, expedite the verification process, and improve the quality of service to the public. For further research or reports, it is recommended to examine the effectiveness of digitalization of credit administration and the impact of service innovation on accelerating the consumer credit approval process.

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