

---

## Assistance in Enhancing Credit Risk Analysis Competence for Account Officers at PT. BPRS Bangun Drajat Warga Yogyakarta

Gita Danupranata<sup>1</sup>, Rijal Yaya<sup>2</sup>, Khaerudin Hamsin<sup>3</sup>, Riduwan<sup>4</sup>  
Universitas Muhammadiyah Yogyakarta<sup>123</sup>, Universitas Ahmad Dahlan<sup>4</sup>  
[\\* gitadanupranata@umy.ac.id](mailto:gitadanupranata@umy.ac.id)

### Abstract

Enhancing credit risk analysis competence for Account Officers (AOs) is crucial for maintaining financing portfolio quality and minimizing problematic financing risks. This service aims to identify competency needs, evaluate AOs' analytical skills, and develop effective strategies through training and decision support system enhancements.

The service method uses classical training and online/offline consultation. Results show core competencies include character, capacity, capital, collateral, and condition of economy (5C) analysis, prudential principles, and sharia compliance. Improved competence significantly impacts risk assessment accuracy, financing process efficiency, and portfolio quality. This service recommends a sustainable development model based on structured learning, on-the-job coaching, and leveraging analytic technology to support objective credit assessment and risk control.

**Keyword:** *Assistance, BPRS BDW, Credit, Risk*

### INTRODUCTION

Financing distribution is a core banking function and a primary source of credit risk. Poor risk management can impact bank health (Naili, 2022). The quality of financing feasibility assessment at the operational level depends on Account Officers' (AOs) competence in data collection, character and capacity analysis, collateral evaluation, and credit recommendation preparation. Research shows that enhancing staff capabilities through training and competency development correlates positively with bank stability and reduced non-performing loans (D'Amato, Gallo, & Provasi, 2024).

Besides internal factors like competence, new regulations and accounting frameworks require adjustments to risk assessment methods and financing decision documentation (Riduwan and Danupranata, 2022). Non-compliance with sharia principles (Riduwan et al, 2023) and inadequate implementation of loss projection guidelines can obscure a bank's real exposure to non-performing loans. AOs need technical understanding of financing analysis

standards, credit risk indicators, and the ability to translate macroeconomic scenarios into credit risk assessments.

Competency issues are pressing due to external dynamics like macroeconomic changes, pandemics, interest rate hikes, and technological shifts altering risk assessment and modeling. Recent literature notes a shift towards predictive analytics and machine learning in credit models, making old techniques obsolete (Sala, Gonzalez, & Mirzaei, 2024). This demands new skills for sharia bank staff to correctly use, evaluate, and interpret model outputs in financing decisions ([Zhang, Chen, & Huang, 2024](#)).

Empirical studies on Non-Performing Financing (NPF) determinants confirm that macroeconomic factors and bank-specific factors like risk management quality, financing growth, and capital significantly influence the formation of low-quality financing ([Rahman & Singh, 2025](#)). Since AOs are at the forefront of financing assessment and monitoring, enhancing their capabilities can potentially reduce NPF levels through more accurate initial assessments and proactive credit monitoring practices.

Findings from financial industry case studies show that staff skill gaps in risk management and compliance can lead to internal control failures and regulatory issues at the institutional level. These cases highlight the need for comprehensive, measurable competency development programs integrated with performance assessment and sharia banking governance systems.

Bank Perekonomian Rakyat Syariah Bangun Drajat Warga (BPRS BDW) is a sharia bank owned by Muhammadiyah, established in 1992. Like other banks, BPRS BDW aims to promote economic welfare through financial services, serving as a financial intermediation institution. Specifically, Muhammadiyah intends for the bank to support the financial needs of Muhammadiyah business development initiatives.

In its journey, the development of the sharia banking industry faces dynamic challenges. The ongoing impact of the Covid-19 pandemic, unsettled macroeconomic conditions, and the 2024 Financial Services Authority regulation requiring consolidation with affiliated banks under Muhammadiyah pose significant challenges. BPRS BDW will soon consolidate with BPRS Arta Surya Barokah (BPRS ASB), Central Java. These challenges demand significant changes in management policies, including risk control.

BPRS BDW's monthly report shows an NPF of 9% significantly higher than the minimum standard of 5%. This reflects poor risk management capabilities. Both internal and external factors contribute to this issue. The credit risk may increase post-consolidation with BPRS ASB due to potential defaults by BPRS ASB by the end of 2025. Discussions with the boards of both BPRS highlight several challenges:

- 1) NPF is likely to rise due to increased default risk from uncollectible fintech partnership financing.

- 2) NPF issues stem from AO's limited competence in analyzing customer data and translating macroeconomic policies into financing analysis.
- 3) AOs also face challenges in resolving non-performing financing.
- 4) Competence in litigation and non-litigation resolution for NPF cases also needs development.
- 5) Sharia compliance in financing distribution can mitigate credit risk, hence AOs need improved competence in sharia practices.

## **METHOD**

The program is implemented using a "Collaborative Coaching and Action" approach:

- 1) Month 1: Diagnosis & Theory (Classical). Socialization, pre-test, and presentation on macroeconomic policies and update 5C analysis.
- 2) Month 2: Coaching & Practice (Coaching). AOs conduct real-case simulations, analyze at-risk portfolios, and consult on field challenges.
- 3) Month 3: Evaluation & Exit Strategy. Post-test, collaborative risk analysis SOP development, and policy recommendations for post-consolidation board.

This community service is conducted at PT.BPR Syariah Bangun Drajat Warga, targeting AOs directly involved in financing feasibility analysis and risk control. Implementation runs from February to April 2026, with assessment, classical training, and coaching in the first two months, followed by evaluation and follow-up in the last month.

Success is measured through program implementation analysis and increased knowledge capacity of AOs at BPRS BDW. Pre-test and post-test assessments are conducted directly to measure participant's knowledge changes. Random interviews are also held with participants to assess changes in commitment to implementing credit risk management.

## **RESULT**

The PKM implementation was successfully executed, from initial planning to training and coaching. Participants demonstrated a high level of engagement, attending every session diligently. All speakers delivered their materials according to the established schedule. Furthermore, participants responded positively to risk management training, which was specifically designed to enhance the financing performance of BPRS BDW. The training topics included:

**Tabel 1. Training Topics**

<b>Materials</b>	<b>Speakers</b>
Sharia Bank and Risk	Gita Danupranata, SE, MM
Sharia Compliance	M. Khaerudin Hamsin, Lc, MA., Ph.D
Sharia Bank Risk Control	Rizal Yaya, Prof., S.E., M.Sc., Ph.D. Ak. CA.
Implementation of Risk Management and BPRS Governance	Dr. Riduwan, SE, M.Ag

## DISCUSSION

Knowledge assessment through written tests showed excellent results, with participant's knowledge changing on average as follows:

**Tabel 2. Participant's Knowledge**

<b>Number</b>	<b>Training Materials</b>	<b>Pre-test</b>	<b>Post-test</b>	<b>Changes</b>
1	Sharia Compliance	68	82	14
2	Risk Control	74	89	15
3	Risk Management and Governance	75	90	15
4	Average	72,3	87	16,6

The data shows an average knowledge increase of 16.6%, indicating participants generally understood the material well. The initial score of 72.3 rose to 87, meaning all participants passed with excellent grades (A).

Interviews also showed significant changes. Participants were aware that BPRS BDW's NPF was high and needed serious attention from AOs. They realized NPF stemmed from inaccurate financing analysis. The interviews highlighted the need for intensive coaching, and UMY's PKM was deemed very helpful in improving financing analysis and risk control skills.

## CONCLUSION

Coaching to strengthen AO capacity is a relevant and crucial activity in maintaining financing quality, as credit risk is largely influenced by AO's financing analysis capacity. Credit

risk is reflected in high non-performing financing (NPF) rates. Credit risk is a major risk; if uncontrolled, it can lead to other risks like liquidity, yield, and reputational risks.

BPRS Bangun Drajat Warga, a microfinance-focused bank, faces high credit risk. Its high NPF rate needs attention as it impacts overall financial performance. UMY's community service (PKM) effectively coached BPRS BDW's AOs, boosting their financing analysis skills. PKM results showed significant improvement: AO competence rose from 72 to 87, with participants passing with excellent grades and committing to quality analysis.

## REFERENCES

- Abdullah, S. (2021). *Credit Risk Management in Sharia Banking*. Jakarta: Literasi Nusantara.
- Ascarya, A. (2022). The Role of Islamic Social Finance during Covid-19. *Journal of Islamic Economic Business Research Business*.
- D'Amato, A., Gallo, A., & Provasi, R. (2024). *Journal of International Financial Management & Accounting*.
- Danupranata, G. (2013). *Manajemen Perbankan Syariah*. Jakarta: Salemba Empat.
- Hasan, M. M., et al. (2023). Fintech and Islamic Bank Risk-Taking. *International Review of Economics & Finance*.
- Khan, I., et al. (2024). Predictive Modeling for Credit Risk. *Journal of Risk and Financial Management*.
- Mulyany, R., et al. (2022). Shariah Governance and Credit Risk. *Journal of Islamic Accounting and Business Research*.
- Naili, M. (2022). *International Journal of Banking and Finance*.
- Pratama, A. (2023). Digital Transformation in Islamic Rural Banks. *Journal of Islamic Finance and*
- Rahman, N. M., & Singh, P. (2025). *GSC Advanced Research and Reviews*.
- Riduwan & Danupranata, G. (2022). *Manajemen Risiko Bank Syariah*. Yogyakarta: UAD Press.
- Riduwan et al. (2023). *Kepatuhan Syariah BMT*. Yogyakarta: Suara Muhammadiyah.
- Salas, M. B., et al. (2024). *Computational Economics*.
- Sari, N. (2023). Implementasi Good Corporate Governance pada Bank Syariah di Indonesia. *Jurnal Ekonomi Syariah*
- Wardana, W. (2024). Analisis Faktor Makroekonomi terhadap NPF. *Jurnal Riset Akuntansi dan Keuangan*.
- Yusuf, M. (2023). *Manajemen Pembiayaan Bank Syariah*. Bandung: Pustaka Setia.
- Zhang, L., et al. (2024). *Journal of Financial Data Science*.