Research Article

Development of Website-based Risk Mitigation to Prevent Non-performing Loans at Pt. Prima Kencana Rejeki

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Abstract.
Competition in the business world, especially in sales, requires people to aggressively increase sales volume. Therefore, various efforts were made by the company to further increase the level of sales. One of them is to provide convenience in the form of sales on credit even though it has credit risks, such as an increase in the number of Non-performing Loans. This research was carried out to produce a risk mitigation website that could facilitate companies in their efforts to prevent credit risk, in this case, Non-performing Loans at PT. Prima Kencana Fortune. This study used the research and development method involving collecting initial information, planning, initial product development, initial trials, and product revisions. This website consists of two user pages: the admin user page and the sales user page. The feasibility test results based on the convenience aspect have an average score of 3.18, with very good criteria. The attractiveness aspect received an average score of 2.73, a good criteria. For the usefulness aspect, the average score was 3.41, with very good criteria.

Keywords: non-performing loan, credits, risk, website

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1. INTRODUCTION

Competition in the business world is getting tougher, giving rise to many consequences for business competition. The increasing number of companies involved in the same business world requires companies to continually increase their competitiveness. Companies must be able to increase their business in a short time and must be able to meet market demands. Likewise with trading companies. One of the trading companies' efforts to increase sales levels is that companies market their products on credit. In his book entitled Banks and Other Financial Institutions, Kasmir (2017) states that there are several elements contained in providing credit, namely (1) Trust; (2) Agreement; (3) Deadline; (4) Risk; (5) Remuneration

Credit sales will not directly generate cash, but will give rise to receivables. By increasing sales levels, it is hoped that the company's profits will increase. Sales using a credit system are sales where the payment method is to provide a maturity period and must be paid immediately within the specified time (Muhani & Sumiati, 2016: 55). A payment method that provides a period or terms like this, customers can collect money from the goods purchased and then use it to return the payment back to the seller. That way, delaying payments like this will allow customers to make additional purchases from the company. However, sales using a credit system like this have risks that can affect the health condition and sustainability of the company.

Credit risk is a risk due to the customer's failure or inability to return/repay the loan provided by the bank/company according to the predetermined or scheduled deadline (Handriano, 2018). This is what can then cause non-performing loans or bad credit. Therefore, with credit risks like this, a company should prepare risk mitigation as an effort to prevent large credit risks.

One effort that can be made to overcome credit risks like this is to directly record the company's receivable payment activities. In this case, it records all payment activities by utilizing information technology that is currently developing, namely websites. A website is a collection of pages consisting of several pages containing digital information such as text, images, animations which are provided via the internet so that they can be accessed anywhere. (Siahaan, 2019). It cannot be denied that currently everyone can access websites easily anytime and anywhere.

PT. Prima Kencana Rejeki is a company operating in the field of cement sales distribution. This company is one of the Tonasa cement distributors whose sales area is Makassar, Gowa, and Maros which is usually called Zone 1. Sales system at PT. Prima Kencana Rejeki uses a cash and credit sales system. In fact, most of the sales are made using a credit sales system. However, the credit sales system implemented by PT. Prima Kencana Rejeki is not smooth. Selling on credit definitely has risks, due to limitations in a person's ability to predict things in the future. Likewise with PT. Prima Kencana Rejeki, the credit risk faced is the increasingly high level of non-performing loans. Below is presented data on bad credit that occurred at PT. Prima Kencana Rejeki 2018 – 2022.

Based on Table 1, which has been presented, it can be seen that the total non-performing loans in 2019 increased compared to 2018. Then, it decreased further until 2021 and then increased again in 2022. This shows that PT. Prima Kencana Rejeki is still experiencing problems in handling bad credit. Therefore, the author's idea emerged to conduct research entitled "Development of Website-Based Risk Mitigation to Prevent Non-Performing Loans at PT. Prima Kencana Rejeki".

TABLE 1: Non-performing loan data of PT. Prima Kencana Rejeki in 2018-2022.

No	Year	Total Kredit Macet (Dalam Rupiah)
1	2018	745.128.135
2	2019	795.518.135
3	2020	787.315.635
4	2021	759.615.635
5	2022	943.037.635

Source: PT Prima Kencana Rejeki

2. METHODOLOGY/ MATERIALS

The type of this research is research and development. Research and development is research by creating certain products and testing the effectiveness of these products. In this research, the product that will be produced is a website that will later be used as support to prevent non-performing loans.

Development will be carried out in five stages, namely: (1) Collecting intial Information, where stage consists of a field survey by conducting direct observations and interviews with related parties in the company and literature study, namely studying and reviewing literature about the product to be developed; (2) Planning, is the stage where a mock-up or website display framework is created. (3) Initial Product Development is the stage where website creation begins; (4) Initial product trial, namely the results of creating a website, which the company will then test. (5) Product revision is the stage where product improvements are made. The following is the research scheme formulated by the author:
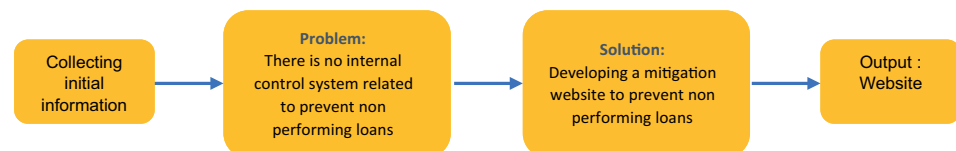

Figure 1: Website development research scheme.

This research was carried out at PT. Prima Kencana Rejeki, which is located at JL. Lanto Daeng Pasewang, Makassar City. The research was conducted for six months, namely April to September.

To test the website's suitability, a questionnaire instrument will be given to respondents who are testing the product. This feasibility test is carried out to assess whether the developed product is suitable. The questionnaire given to respondents had four

answer choices with different scores for each answer. Below are presented the assessment scores for the questionnaire answer choices:

TABLE 2: Questionnaire assessment scores.

Convenience aspect	Attractiveness aspect	Usefulness aspect	Score
Very difficult	Not attractive	Not usefull	1
Difficult	Less atractive	Less usefull	2
Easy	Atractive	Usefull	3
Very easy	Very atractive	Very Usefull	4

Next, to find the total assessment score, you can use the formula:

Assesment score $= \frac{total\ score\ on\ the\ instrumen}{the\ total\ value\ of\ the\ highest\ score}$ x 4

To change the score value into a statement, see the following table:

TABLE 3: Conversion of assessment scores in statement form.

Score	Average	Criteria
1	1,00 - 1,75	Very bad
2	1,76 - 2,50	Bad
3	2,51 - 3,25	Good
4	3,26 – 4,00	Very good

3. RESULTS AND DISCUSSIONS

3.1. Collecting Initial Information

At this stage, the author made direct observations at PT. Prima Kencana Rejeki and see and directly observe the mechanism for recording receivables. The author also interviewed Ms. Azizah, as the financial manager, and Mr. Idham, as the SPV Sales force of PT. Prima Kencana Rejeki. Interviews were conducted to find out the problems faced by the company regarding non performing loans and receivables.

3.2. Planning Stage

At this stage, the author sketches the website that will be created. This stage aims to get an idea of what the website contains and the appearance of the website. The following is an overview of the display design (layout).
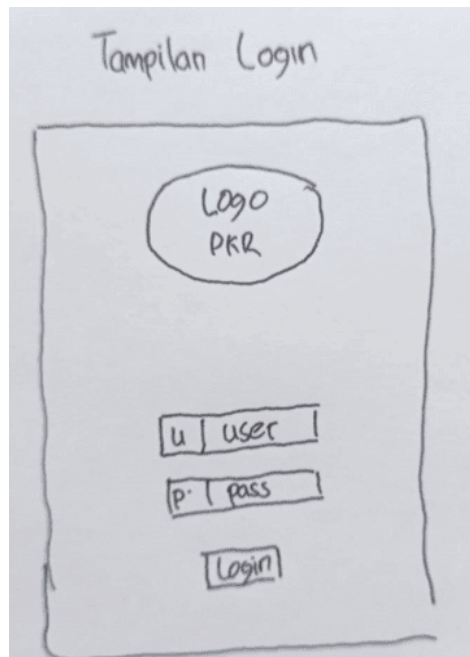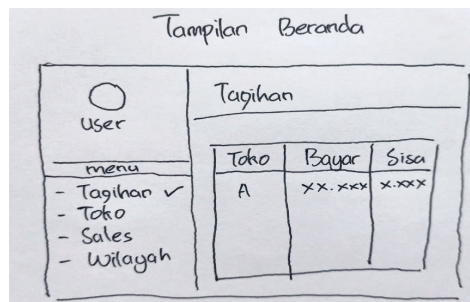
Figure 2: Sketch of the login screen display.

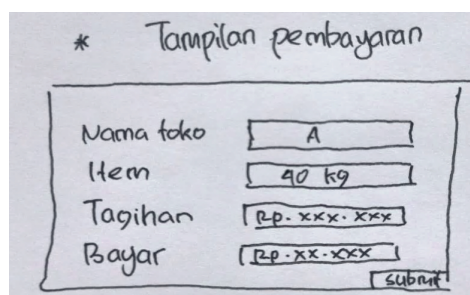**Figure** 3: Sketch of the home screen display.

Figure 4: Sketch of payment input display.

3.3. Initial Product Development

After the sketching, the next step is product development in the form of a website. At this stage, the initial website design has been created. The following is an overview of the initial website design:
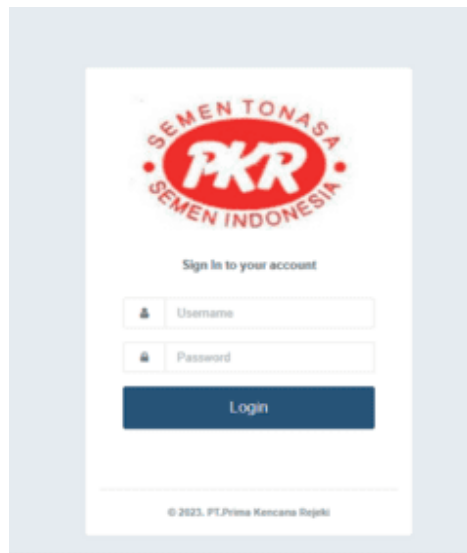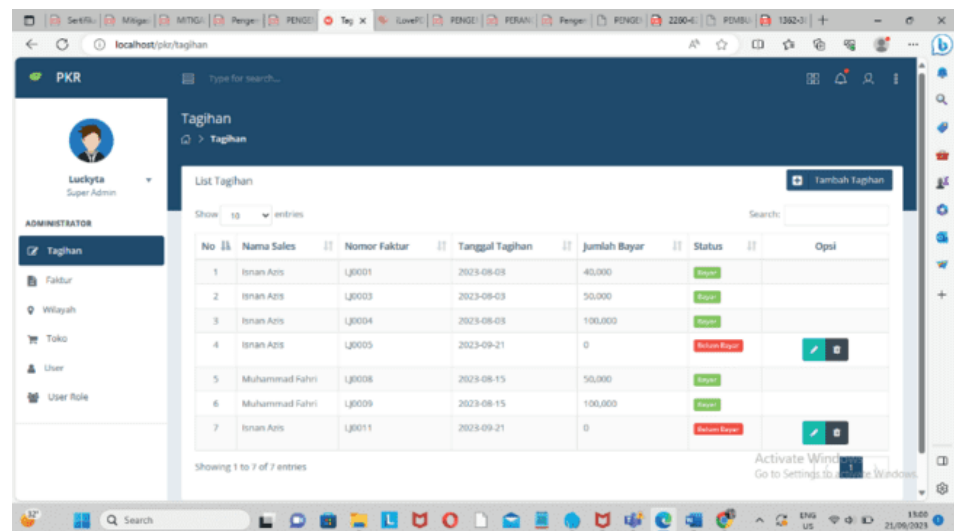
Figure 5: Login screen display.

Figure 6: Admin and sales force home screen display.

3.4. Initial Product Trial

At this stage, the author tested the product on users. The users are an accounts receivable admin and 14 sales force. The researcher asked the admin and sales force to open the website and study every menu. The author also interacted directly to discover the difficulties encountered using the website. At the end of the trial, the author gave a questionnaire to test the website's feasibility, which has three assessment aspects: convenience, attractiveness, and usefulness. The results obtained from the feasibility test can be seen in Table 4 below:

TABLE 4: Results of website feasibility test assessment scores.

Indicator	Average	Criteria
Convenience aspect Attractiveness aspect Usefull Aspect	3,18 2, 73 3,41	Very good Good Very good

The results of the risk mitigation website feasibility test based on Table 4 above, based on the convenience aspect, have an average score of 3.18, which is very good. For the attractiveness aspect, the average score was 2.73, so it was included in the good criteria. Moreover, for the usefulness aspect, the average score is 3.41, so it falls into the very good criteria.

3.5. Product Revision

After the trial phase has been carried out, several suggestions or additions are provided by the admin and sales force as the parties who have carried out the trial. The author has summarized these things in Table 5 below:

TABLE 5: product revision table.

No	Initial product	User suggestion	Product revision result
1 2 3	User and Password login is used for all The display for all users same Payment features have not been detailed yet	Users and passwords login are created differently for each user The admin and sales force user display are different. Create detailed payment features for each sales user	Each user has been created a different password and user, and there is a user creation feature that can only be accessed by the accounts receivable admin The admin user display has more menus/features compared to the display for sales users so that sales only focuses on paying receivables and checking bills. Payment features for sales user are more detailed.

So, based on the table above, the author has revised the product based on user suggestions that have been tested. The picture below is the appearance of the website after revision:

Based on the image above, we can see that there are differences in the appearance of admin and sales force users. Where the admin user display has more features than the sales feature.
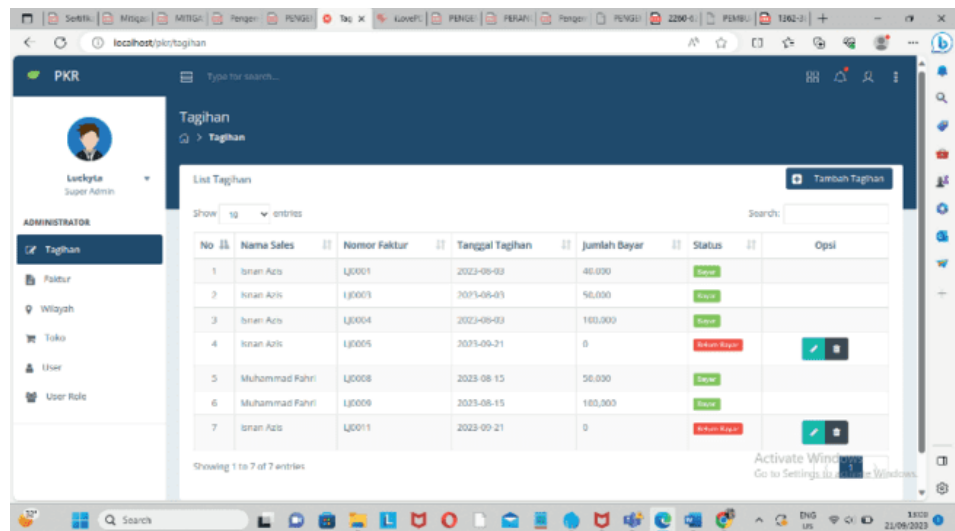
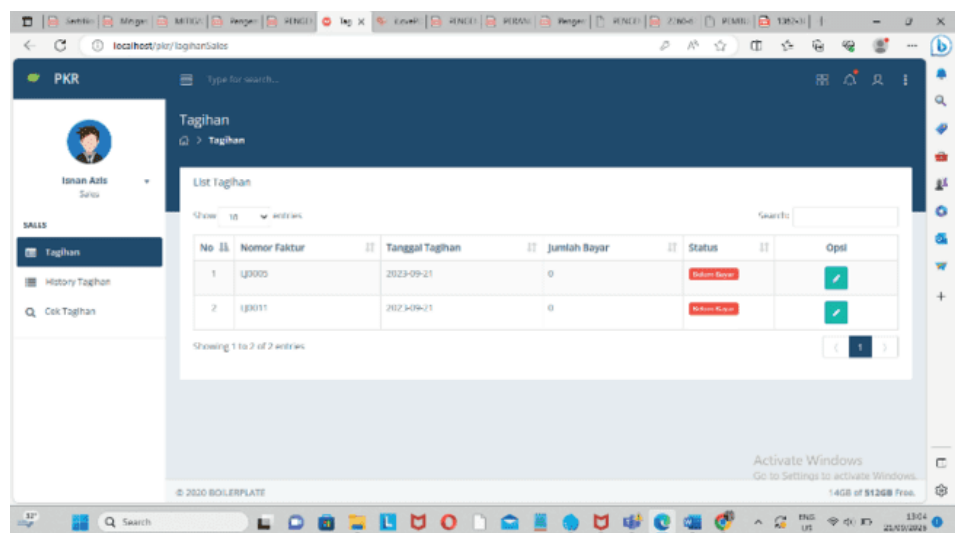**Figure** 7: Accounts receivable admin user display.

Figure 8: Sales user display.

The image above shows the payment feature in the sales user display. In the previous display, it was still not detailed; there were only features of the shop name and payment amount. Meanwhile, the revised results look more detailed. This feature will make it easier for sales to bill the shop.

4. CONCLUSION AND RECOMMENDATION

Based on the research and website development results, developing this website is one step in preventing bad credit, which is still a problem at PT. Prima Kencana Fortune. Furthermore, this website has a different appearance for admin and sales users because
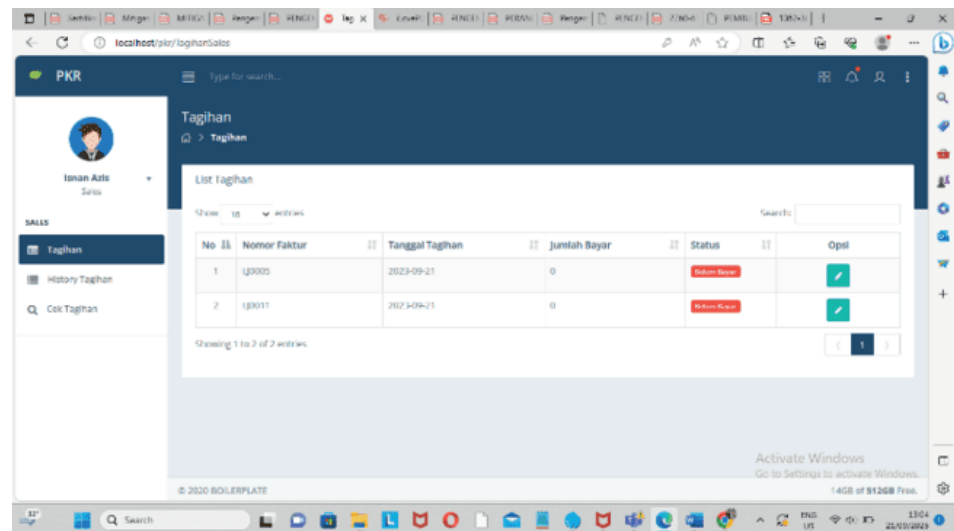
Figure 9: Sales display for payments menu.

there are differences in job desks. The results of the website feasibility test based on the convenience aspect have an average score of 3.18, so it is very good. For the attractiveness aspect, the average score was 2.73, so it was included in the good criteria. Moreover, for the usefulness aspect, the average score is 3.41, so it falls into the very good criteria. So, the development of the bad credit risk mitigation website was successful. The suggestions are as follows: suggestions for users to be able to utilize the website produced in this research as a form of preventing credit. Suggestions for future researchers are that they can develop this website not only as credit risk mitigation but also as a form of fraud prevention.

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