

## **Personal, Business, Market, And Loan Analysis Of Leasing Company Performance**

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### **ABSTRACT**

*This article aims to examine and interpret clearly related to the application of personal, business, market, and loan analysis by leasing companies and the application of personal, business, market, and loan analysis to the financing of leasing company customers. The type of research used is descriptive-qualitative, with the population of leasing companies in Gowa Regency and sampling using a simple proportional random sampling technique. The research results illustrate that leasing is a business of financing capital goods or equipment in the form of rights without options or in the form of option rights used by customers within a certain period of time according to the agreement, where the payment settlement process is carried out in installments or in installments. In addition, the results of this study also illustrate that the application of personal, business, market, and loan analysis to leasing companies in Gowa Regency is influenced by four indicators, namely the number of dependents, payment methods, collateral for loans, and the form of collateral.*

**Keywords:** Business Analysis, Market and Loan, Leasing Company.

### **INTRODUCTION**

The beginning of the 2020 pandemic period can be said to be the beginning of the impact on all sectors in Indonesia. Various sectors are certainly affected by the pandemic outbreak, and the economy is no exception (Leni & Zunadi, 2022). Based on the data successfully processed by the author, it can be seen that Indonesia's economic growth is as follows:

The term leasing comes from the English "to lease" which means to lease. However, leasing has certain requirements, so it cannot be equated with ordinary leasing (Sawir, 2004). States Leasing (lease and purchase) or often called leasing is any

company financing activity in the form of providing capital goods to be used by a company for a certain period of time based on periodic payments accompanied by voting rights for the company. to purchase the capital goods in question or extend the lease term based on the mutually agreed residual value. Based on the above phenomenon (Siombo, 2019) the state carries out its function to regulate so that all interactions run in an orderly and fair manner, through a set of regulations. The government issued Presidential Decree number 61 of 1988 concerning financial institutions which was followed up by the decision of the minister of finance number 448 / KMK. 017/200 on finance companies. In its development, the government later issued Presidential Regulation No. 9 of 2009 concerning financial institutions, to replace the previous presidential regulation. In Article 1, Presidential Regulation No. 9 of 2009, what is meant by a financial institution is a business entity that carries out financing activities in the form of providing funds or capital goods.

According to Darmawan 2021, the two basic types of leases available to businesses are operating leases and financial leases (Darmawan, 2021). An operating lease is a contractual arrangement under which the lessee agrees to make payments to the lessor, often for five years or less to obtain service for the asset. A financial lease is a lease that transfers substantially all the risks and rewards incidental to ownership of an asset. Property rights can ultimately be transferred, may or may not (Zunaidi, 2022).

In Gowa district, there are approximately twenty leasing companies which include WOM Finance, BFI, Mandala Finance, Adira, NSC Finance, Permata Finance, FIF Group, Auto Finance Summit, Credit Plus, Ivaro Ventura, BAF, Dana Tunai Finance, Smart Finance, venture funds, Bina artha ventures and so on. From the fact that there are leasing companies in Gowa district, it shows that this company has a good performance in managing public finances so that it gains the trust of the people of Gowa district.

Sutan Remy Sjahdeini explained that in managing finances, financial institutions use the intermediation function to regulate the circulation of money in the community (Sjahdeini, 2019). An intermediary institution or intermediary institution is to collect public funds and redistribute these funds to people who need them in the form of financing facilities. Problems arise after the leasing company provides financing facilities to the public or customers. Bad credit is the most dominating problem in

finance companies. The cause of non-performing financing is the financial difficulties faced by customers due to external and internal factors from the management of financial institutions. Risk measurement can be carried out by financial institutions by observing and paying attention to personal, business, market and loan conditions to customers. The inability of the borrower to realize income from the business, lack of information/data used when analyzing financing, changes in economic conditions, financial conditions, debt conditions, death and illness factors are factors that cause bad credit to customers in general (Ridwansyah, 2015).

The performance of leasing companies is influenced by the stability and quality of financing made to the public. The good quality of financing to customers is certainly the result of the leasing company's efforts to keep its financing business stable by being careful and thorough in providing financing to the public. So that financing protection is needed that uses a probabilistic statistical system and methodology to measure the risk of potential loss. Probabilistic statistical systems and methodologies in the financing business of leasing companies include personal, business, market and loan. Elizabeth Mays conducted several studies on personal, business, market and loan analysis on the performance of leasing companies by Elizabeth Mays in 2001.

Using variables including the personal and situation, loan, market and customer, and business applicants. The results of the analysis show that the application and determination of these variables has an impact on the security of financing or credit in leasing companies. Therefore leasing companies must apply financing or credit protection to every customer who wants to transact, taking into account personal, business, market and loan will help financial institutions to get customers who have the commitment and responsibility to pay off their financing so that a healthy company can be achieved. and good order from individual customers, companies in the form of firms, CV, PT, and government institutions as well as cooperatives and foundations (Simorangkir, 2000).

Based on the things above, the main problems studied in this study are as follows: How to apply personal, business, market and loan analysis of leasing companies in Gowa district? How is the application of personal, business, market and loan analysis to the financing of leasing company customers in Gowa district?

## THEORETICAL FRAMEWORK

### Leasing company

According to Juli Irmayanto, 2000. Leasing or leasing companies are business entities that carry out financing businesses in the form of providing capital goods by means of finance leases or operating leases to be used by the lessee for a certain period of time based on periodic payments. Leasing actors include the lessor, namely the party that provides financing services to the lessee in the form of leasing capital goods, the lessee is the party who rents capital goods from the lessor, the supplier is the party that procures or provides goods and the bank or creditor is the party that provides funds to the lessor or supplier (Irmayanto et al., 2000). While the financing technique of the leasing company is divided into two, namely finance lease where the lessee chooses the capital goods needed and on behalf of the leasing company makes an order, inspection and maintenance of capital goods, while the operating lease is the lessor deliberately buys capital goods and then leases it to the lessee .

### Personal, business, market and loan analysis

Analysis of customer business financing is one of the main requirements in submitting a financing proposal. This approach is not unusual. In the end, the experience and ability of the reviewer to carry out a logical and comprehensive thought process in conducting the analysis will be very decisive in engineering a recommendation for a financing proposal. Therefore, in carrying out the analysis, the study needs to investigate and sort all the relevant elements of a prolema, so that the important components can be identified, weighed their importance and studied appropriately, which in the end can produce a clear analysis. and leads to the adoption of relevant policy alternatives. The application of financing protection covering personal, business, market and loan is used as a tool to measure the occurrence of credit risk on financing security (Ridwansyah, 2015).

Personal factors, The first analysis in financing protection is personal or applicant and personal situation, application and personal situation analysis is an analysis of a person's situation which includes the character and ability of the customer to return the financing to the leasing company. The applicant and personal situation includes the number of dependents, land and house ownership. Business factors, It is important to know the business run by the customer because the business prospect is an

opportunity for the leasing company. By knowing the opportunities that will be obtained from the results of business financing, it will be known whether the business will generate profits or the business will go out of business or go bankrupt.

Business analysis includes business sector, last year's profitability, status of place of business, other income and infrastructure. Market factors, the market is closely related to the customer so this analysis is very important to know because by conducting a market and customer analysis the leasing company will know the customer's income and the ability to repay the financing. Market and customer analysis includes market position, marketing, customer base, sales and payment methods. Loan factor, By analyzing the loan or loans owned by the customer, the bank will consider the amount of the loan to be given. Loan analysis includes collateral for loans, forms of collateral and loans with other financial institutions.

## METHODOLOGY

The type of research used is descriptive qualitative, this research is an explanatory field research, such as the explanation from Singarimbun and Effendi (2006), namely the research method in question does not only explain a particular variable that is the focus of research, but tries to explain the causal relationship (causality relationship) between personal, business, market and loan analysis variables with leasing companies in Gowa district (Bahari & Ashoer, 2018). The population in this study is a leasing company in Gowa district. Sampling using simple proportional random sampling technique.

According to Suparmoko, samples can be taken from the total population with a maximum percentage of 50%, 10% and a minimum of 5% of the total population. Based on these considerations, the sample in this study were leasing companies in Gowa district as many as 20 companies  $\times 5\% = 10$  companies. Thus the total sample size is 10 leasing companies, including gem finance, ivaro venture, BAF, cash finance, FIF, Adira, credit plus, BFI, smart finance and venture funds.

This study uses primary data sources and secondary data, primary data obtained from the informants provided and equipped with interviews from competent parties to provide information as a complement and data confirmation tool. Secondary data

obtained from various sources of information both from the internet, print and electronic media. Data collection is done by observation, interviews and documentation relevant to the object of research (Anderson A.J.B.1994). Meanwhile, the research instruments are presented in the following table which presents the variables, sub-variables and indicators.

## DISCUSSION

From the data, it can be explained that the application of personal, business, market and loan analysis to leasing companies in Gowa Regency does not fully implement the analysis. Of the 12 indicators used as an analysis in providing financing to customers, only 4 indicators are used by leasing companies in considering the provision of financing to customers, including the number of dependents, payment methods, collateral for loans and the form of collateral.

The number of dependents in providing financing to customers according to the leasing company is very important because it shows that the number of family dependents affects net income. In addition, financing can be carried out by leasing companies by presenting family members such as wives at the signing of the financing agreement. According to Abdul Gafur, the character or character of the prospective customer can be seen from the honesty through the investigation conducted by the maker. In addition, the condition of the family environment also affects the income of customers (Anshori, 2008).

The method of payment in providing financing to customers according to the leasing company is very important because it shows the efficiency of the leasing company in collecting public funds through financing. Cooperation is carried out by leasing companies with various companies so that customer payments can be made in a very efficient way. The payment method for financing customers can be done at places such as the post office, Indomaret, Alfamaret, Alfamidi, Shopee, Tokopedia, BNI, BRI, Mandiri Bank, BCA and so on.

Collateral in providing financing to leasing companies is the main requirement in conducting transactions. Collateral is the last step for the leasing company in returning the company's capital when the customer is unable to pay the installments.

The form of collateral is a phenomenon in the community that is sought after by leasing companies. Collateral forms such as BPKB for motorbikes and cars as well as land and house certificates. For now, guarantees such as electronic goods and other valuables are not accepted because maintaining such guarantees will be very inconvenient and require funds for leasing companies except for gold.

### **Analysis Of Costomer Financing In Leasing Companies**

Personal analysis shows that the number of dependents of the debtor is one aspect of the assessment of the leasing company. This can be seen from the respondents' answers, as many as six companies consider the number of dependents of customers in financing, while the other four companies do not use the number of dependents of customers in providing financing to customers. The following is a picture of a personal analysis pie chart for a leasing company.

Based on the pie chart, the number of dependents analysis has been carried out by several leasing companies in Gowa district. Business analysis shows that business analysis is not applied in leasing companies. Of the four assessment indicators in the business analysis, no leasing company has a problem with the customer's business situation, because it will affect the company's income from transactions. Market analysis shows that market analysis is dominated by customer payment methods. Of the ten leasing companies, all of them use indicators of payment methods as a tool for financing customers.

The following is a picture of a market analysis pie chart for a leasing company. Based on the pie chart, the analysis of payment methods has been carried out by all leasing companies in Gowa district. Loan analysis shows that indicators of collateral against loans and indicators of the form of collateral have been used in leasing companies. Collateral is important in financing but does not guarantee payment, it only increases prudence. Major risk avoidance is carried out through a thorough assessment. The following is a pie chart on loan analysis. Based on the pie chart, the analysis of

collateral for loans and forms of collateral has been carried out by all leasing companies in Gowa district.

## CONCLUSION

The application of personal, business, market and loan analysis to leasing companies in Gowa Regency is influenced by four indicators, namely the number of dependents, the method of payment, collateral for loans and the form of collateral. The pie chart analysis shows that from respondents' answers, as many as six companies consider the number of customer dependents in financing, while the other four companies do not use the number of customer dependents in providing financing to customers. Market analysis is dominated by customer payment methods. Of the ten leasing companies, all of them use indicators of payment methods as a tool for financing customers. And indicators of collateral against loans and indicators of the form of collateral have been used in leasing companies.

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