
**THE ROLE OF THE FINANCIAL INFORMATION SERVICE SYSTEM (FISS)
FINANCIAL SERVICES AUTHORITY IN ASSESSMENT LOANS AT BANK BJB
KCP SURADE**

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Abstract

This research focuses on efforts to mitigate credit risks and improve the quality of loan portfolios in areas with low levels of financial literacy. The method used is descriptive qualitative with data collection techniques through in-depth interviews, field observations, and documentation. The results of the study show that the use of the Financial Information Service System (FISS) helps in the process of verifying the character of prospective debtors, analyzing payment capacity, and assessing risks in credit historically. In addition, the system accelerates decision-making in granting credit and reduces the likelihood of Non-Performing Loans (NPLs). The problems are the lack of access to digital technology services, the weak public understanding of the history of credit emergence, and the increase in the capacity of officers are still quite serious obstacles. This research underlines FISS in certification as a banking information center that has an impact on credit assessment in a bank clearly and more effectively, and greatly contributes to banking risk control at the regional level.

Keywords: Financial Information Service System, Financial Services Authority, Credit Assessment

INTRODUCTION

In general, financial institutions have a positive impact on the economy of a country, including Indonesia. This can be seen from the growth of the business world in the country. Banks, as one of the financial institutions that play a significant role in the development of the economy in Indonesia, seek to support business people through the provision of funds.

According to the Ministry of Finance, a bank is defined as "a business entity that collects funds from the community in the form of deposits and distributes them to the community in the form of credit or other forms to improve the standard of living of the wider community. (Ministry of Finance 1998)(Kementrian Keuangan 1998)" In other words, banks have a function as financial intermediation institutions.

The Financial Information Service System (FISS) is a means used to monitor financial service activities, including debt-related data reporting and credit history checks or historical IDI (formerly known as BI checking). The management and supervision of this system is under the authority of the Financial Services Authority (FSA) and law enforcement institutions such as the Prosecutor's Office (Rachman 2018)(Rachman 2018). The financial information service system is considered very useful in the information management process, because it can increase control over BI's previous financial services through this reliable application. According to (Gede Andika Yudianta, Wayan Suartini, and Nyoman Gede Supraptha 2022), FISS not only plays a role as a credit reporting tool, but also as an important means in encouraging transparency and accountability of financial institutions under the supervision of the

FSA(Gede Andika Yudiana, Wayan Suartini, and Nyoman Gede Supraptha 2022). FISS plays a very important role in supporting the smooth running of small businesses in credit distribution because an effective information system encourages productivity and can prevent errors and credit that is detrimental to banks because too much information is wrong and unhealthy according to (Wijayanti and Purnamawati 2022)(Wijayanti and Purnamawati 2022).

The word credit comes from the Latin word "credere" which means trust. This is in line with research (JASMINE & KHANZA 2014) they stated credit will be given to a person when trust has been agreed(JASMINE 2014). This shows that in the process of granting credit, there is confidence from the creditor to the debtor that the funds distributed will be returned according to the agreed time and conditions. This trust is not only individual, but also a crucial component in the modern financial system that functions as a link between surplus fund owners and those who need financing for consumptive and productive purposes. In its implementation, banks do not necessarily provide credit, but through a series of feasibility evaluations to assess the ability and integrity of the debtor to fulfill their obligations. Thus, credit is not only an economic activity, but also includes the legal and ethical relationship between the two parties (Saputra and Zoraya 2024)(Saputra and Zoraya 2024).

In the process of evaluating the debtor's eligibility, banks apply the principle of credit analysis known as the 5Cs, namely Character, Capacity, Capital, Collateral, and Condition of Economy, as explained by Fahmi and Hadi (2010: 17-20). Character assesses the personality of the prospective debtor; Capacity measures the ability of the debtor to manage the business and pay debts; Capital evaluates the strength of capital; Collateral concerns the guarantee provided; and Condition of Economy assesses the macroeconomic situation that affects creditworthiness. The above understanding can be concluded that the 5C principle is an assessment made by creditors against the debtor before granting a loan so that the creditor knows the debtor's ability to pay off his debt to the creditor(Fahmi and Hadi 2010).

Bank BJB KCP Surade, as a financial institution that has a strategic role in regional economic development, utilizes FISS to improve the quality of its credit distribution. The quality of credit disbursement is an important indicator that determines the success of banks in providing the right loans to customers. According to (Kasmir 2019), "The good quality of credit distribution not only contributes to the financial health of banks, but also increases public trust in banking services.(Kasmir 2019)" By using FISS, Bank BJB KCP Surade can assess credit risk more accurately, so that it can reduce the possibility of non-performing loans or Non-Performing Loans (NPLs).

In this context, it is important to evaluate the extent to which FISS FSA contributes to the credit assessment process at Bank BJB KCP Surade. This research will explore how FISS can be optimally utilized to improve the quality of credit disbursement, as well as how it impacts bank performance and customer satisfaction. Based on the explanation above, the author is interested in conducting a study and identification by taking the title: "The Role of the Financial Information Service System (FISS) of the Financial Services Authority in Credit Assessment at Bank BJB KCP Surade."

RESEARCH METHODS

This study uses a descriptive qualitative approach. It is referred to as a qualitative method because the data collection and analysis are qualitative (Agung Gumilar and Widwi Handari Adji 2023)(Agung Gumilar and Widwi Handari Adji 2023). Meanwhile, according to Sugiyono, the descriptive qualitative method is an approach based on the paradigm of postpositivism (Ridwan et al. 2021)(Ridwan et al. 2021). This approach is commonly used to examine reality that is considered objective, where researchers play a direct role as the main instrument in the process of data collection and analysis.

The object of this research is Bank BJB Sub-Branch Office Surade Pelabuhanratu with data collection techniques, namely by using interview, observation, and documentation methods.

This study uses a structured interview type as a data collection method. The interview was conducted to dig up information related to the place being researched. The researcher conducted direct interviews with employees of Bank BJB Surade Sub-Branch Office.

Observation is a method of collecting data through direct observation, phenomena, or behaviors in the field. This technique allows researchers to observe and record what they see in real situations, without interference or change on the part of the researcher (Novi Rudiyananti et al. 2025)(Novi Rudiyananti et al. 2025). Observation is an activity of observing an object directly or indirectly on activities related to the Financial Information Service System at Bank BJB KCP Surade.

3. Documentation

Documentation is a data collection technique that is carried out by browsing and reviewing various literature or documents that are relevant to the formulation of the problem in the research.

RESEARCH RESULTS

1. About Financial Information Service System (FISS)

Based on interviews with credit officers at Bank BJB KCP Surade, FISS has proven to play an important role in assessing the creditworthiness of prospective debtors, especially for character and capacity aspects in the 5C analysis. Data from FISS is used to verify credit application information, detect non-performing credit history, and prevent the risk of bad loans (NPLs). This is in accordance with the FSA statement (2022) that FISS improves transparency and effectiveness of risk analysis. The system is easily accessible online and supports the principle of accountability. Even so, there are still obstacles in the form of data mismatches that show the need for real-time data reporting by financial institutions. In general, the implementation of FISS at BJB KCP Surade has been running optimally in supporting the credit risk verification and mitigation process. The process of submitting prospective customer data to the FISS website.

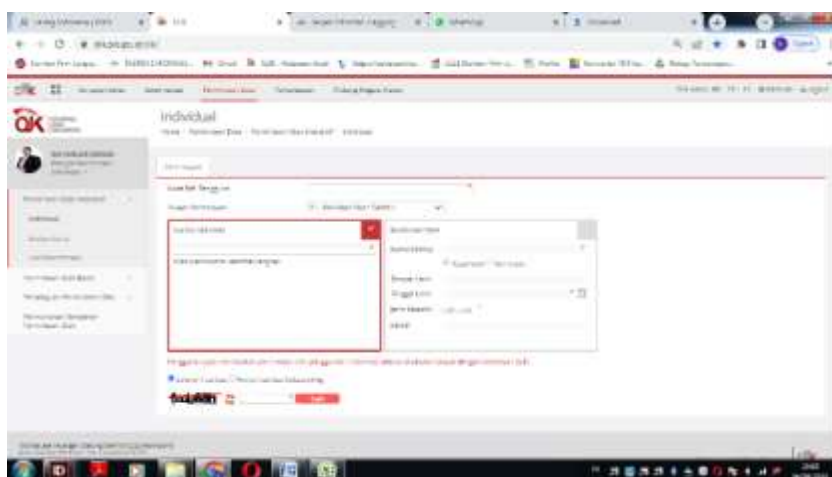
- a. On this page, there are three fields that need to be filled in to access FISS, namely ID or Username, Password, and captcha code



After successfully logging into FISS, a number of statements or announcements related to FISS services will appear. Users can click the "OK" button to continue.



To submit customer data, users need to click on the box with the words "Ideb" or "Request Debtor Information."



To submit data for customers who will apply for Guna Bhakti Credits, select the "Individual" option. After that, you will see several fields that must be filled in, including:
User Ref. Code

In the image below are the results of FISS or information related to the debtor history of prospective customers who will apply for credit at BJB bank Below is the first sheet of FSA FISS that displays the personal data of prospective customers. Below it is clear where and how many credit facilities are currently still active and have been paid off.

ideb Informasi Debitur
Sistem Layanan Informasi Keuangan

Informasi ini bersifat RAHASIA dan hanya digunakan untuk kepentingan pemrosesan informasi. Akibat yang timbul dari penggunaan informasi ini bukan merupakan tanggung jawab Otoritas Jasa Keuangan.

Informasi diberikan berdasarkan laporan yang dikumpulkan oleh pelapor ke dalam Sistem Layanan Informasi Keuangan dengan **Kata Kunci pencarian** sebagai berikut:

Nama: YULIANI
No. KIB/IDBU: 2302226407910002
Tempat Lahir: [Redacted]

Nama Keluarga: [Redacted]
Tempat Lahir: [Redacted]

RAHASIA

Data Pokok Debitur
Penyajian Informasi debitur pada Sistem Layanan Informasi Keuangan dikumpulkan berdasarkan nomor identitas debitur. Pengguna Informasi dikumpulkan dapat mencari kembali kemungkinan adanya debitur berbeda yang dilaporkan menggunakan nomor identitas yang sama.

Nama Sesuai Identitas	Identitas	Jenis Kelamin / NIK/PT	Tempat / Tgl Lahir	Tempat / Tanggal Update
YULIANI	NIK / 3025226407910002	PEREMPUAN / 00000000000000	SUKABUMI / 04 Juli 1991	PT Bank Mega Finance / 07 Juni 2023
YUANTI	NIK / 300226407910002	PEREMPUAN / 00000000000000	SUKABUMI / 24 Juli 1991	PT Bank Mega Tbk / 07 Juni 2023

Ringkasan Fasilitas

Fasilitas	Kredit/Pembayaran (dalam IDR)	Irrecoverable L/C (dalam IDR)	Garansi Yang Dibankan (dalam IDR)	Fasilitas Lain (dalam IDR)	Total (dalam IDR)	Kualitas Tertinggi / Bulan 2023
Piutang Efektif	109.402,00	0,00	0,00	0,00	109.402,00	2 / November 2022
Baki Debet	0,00	0,00	0,00	0,00	0,00	

On the second sheet, it can be seen that the person has a Collection 2 status on the FISS report. This means that this person has been overdue for more than 30 days, but not yet 60 days from the payment due date. So, this Kolek 2 status indicates that the person is under special attention, because the payment delay is more than a month, but it is not severe.

Kredit/Pembayaran

Pinjam: 425 - PT Bank Mega Tbk
Cabang: BNI MESA KPG-Jember
Ang. Diklat: Rp 0,00
Tanggal Jarak: 07 Juni 2023

Kualitas / Jumlah hari tunggakan

Nov 22	Des 22	Jan 23	Feb 23	Mar 23	Apr 23	Mei 23	Jun 23	Juli 23	Agst 23	Sep 23	Oktr 23	Nov 23	Des 23
1	1	1	1	1	1	1	1	1	1	1	1	1	1

Daftar Fasilitas

No. Fasilitas	Spesifikasi Fasilitas	Saluran	Saluran
002 Kredit Pembiayaan	Limit	Saluran	Saluran
003 Kredit Pembiayaan	Limit	Saluran	Saluran
004 Kredit Pembiayaan	Limit	Saluran	Saluran
005 Kredit Pembiayaan	Limit	Saluran	Saluran
006 Kredit Pembiayaan	Limit	Saluran	Saluran
007 Kredit Pembiayaan	Limit	Saluran	Saluran
008 Kredit Pembiayaan	Limit	Saluran	Saluran
009 Kredit Pembiayaan	Limit	Saluran	Saluran
010 Kredit Pembiayaan	Limit	Saluran	Saluran
011 Kredit Pembiayaan	Limit	Saluran	Saluran
012 Kredit Pembiayaan	Limit	Saluran	Saluran
013 Kredit Pembiayaan	Limit	Saluran	Saluran
014 Kredit Pembiayaan	Limit	Saluran	Saluran
015 Kredit Pembiayaan	Limit	Saluran	Saluran
016 Kredit Pembiayaan	Limit	Saluran	Saluran
017 Kredit Pembiayaan	Limit	Saluran	Saluran
018 Kredit Pembiayaan	Limit	Saluran	Saluran
019 Kredit Pembiayaan	Limit	Saluran	Saluran
020 Kredit Pembiayaan	Limit	Saluran	Saluran

Results of the 5C Credit Assessment Interview at Bank BJB KCP Surade

No.	Indicator	Interview Answers
1	In the process of granting loans, what are the steps taken by the bank to evaluate the	Even though prospective customers have high incomes, the bank still acts selectively if there is a poor character record. This is based on previous experience, where debtors with

	character or behavior of prospective customers?	stable financial conditions turned out to have bad habits in fulfilling payment obligations.
2	What are the main criteria used by banks in assessing the payment capacity of prospective borrowers, both those who work as employees and those who run a business?	The ability to pay or capacity is evaluated from the regular income of the prospective debtor. For permanent employees, the assessment is carried out through payslip documents and account transaction history. Meanwhile, for business actors, banks take into account total revenue, monthly operating costs, and net profits obtained.
3	What is the bank's method of measuring the financial strength or asset ownership of a prospective debtor as part of a credit analysis?	In assessing capital, banks will review the ownership of customer assets such as deposits, property, and motor vehicles. The availability of these assets is a benchmark for customer financial resilience in the face of unexpected situations.
4	English translation. guarantee or collateral according to the bank's policy, and how is the assessment process carried out?	Collateral or collateral is required on certain credit products such as Working Capital Loans or Investment Credit. An assessment is carried out on the value and liquidity of the collateral to ensure adequacy in closing obligations in the event of default.
5	Do the economic situation and the type of business sector affect the bank's decision to approve credit, especially for small and medium business actors?	Economic conditions and business types are also taken into account in the credit approval process, especially for MSME actors. For example, during the COVID-19 pandemic, several sectors such as event organizers and travel agents were considered to have high risks so that credit applications were rejected.

DISCUSSION

1. The Role of Financial Information Service System in Credit Risk Mitigation

The use of FISS contributes significantly to credit risk mitigation. With more transparent and accurate information, banks can avoid providing credit to customers who have a history of default or already have a high debt burden. On the other hand, debtors with a good credit history can more easily obtain credit approval.

In practice at Bank BJB KCP Surade, the use of FISS has been proven to help reduce the level of non-performing loans (NPLs). This shows that FISS not only plays

a role in the initial selection, but also in maintaining the quality of the bank's credit portfolio on an ongoing basis.

2. Obstacles in the Implementation of Financial Information Service System

Although it has many benefits, the implementation of FISS is not free from challenges. In areas such as Surade, which are included in areas with limited access to technology and financial literacy that are still developing, there are obstacles in obtaining complete data from debtors, especially micro and small business actors. In addition, some customers do not understand the importance of credit history so they tend to ignore the obligation to pay on time.

To overcome this, Bank BJB KCP Surade needs to increase education to customers about the importance of maintaining credit reputation and expanding the reach of financial literacy.

3. Lack of Effectiveness of FISS in Local Contexts

This study shows that the lack of effectiveness of FISS in supporting credit assessment at Bank BJB KCP Surade, especially in reducing the subjectivity of credit decisions and improving the efficiency of the analysis process. However, this lack of effectiveness will be more optimal if it is supported by improving digital infrastructure, training of credit officers, and educating the public about the importance of maintaining a good financial track record.

CONCLUSION

This study highlights the importance of the Financial Information Service System (FISS) managed by the Financial Services Authority (FSA) as the main tool in the creditworthiness assessment process at Bank BJB KCP Surade. In practice, FISS functions as a reliable source of data that presents the debtor's credit history accurately and up-to-date. This information allows banks to objectively assess credit risk and reduce the potential for non-performing loans (NPLs).

The credit assessment process at Bank BJB KCP Surade refers to the 5C principle (Character, Capacity, Capital, Collateral, and Condition of Economy). The results of the interview with the Account Officer show that these principles are used thoroughly and complement each other. Among these five elements, the character aspect (Character) is the main determinant in credit decision-making. This is strengthened by the support of information from FISS, especially in assessing the payment history and collectibility of prospective debtors.

The use of FISS has been proven to help increase the effectiveness of credit risk mitigation, maintain the quality of loan portfolios, and speed up the credit analysis process. However, its implementation still faces several obstacles, especially in areas such as Surade which have limitations in access to technology and financial literacy. Many customers, especially Mikro, Small and Medium Enterprises (MSME) actors, still do not understand the importance of maintaining credit reputation.

In addition, the effectiveness of FISS in supporting the efficiency and objectivity of credit scoring has not been fully optimal. This is due to several factors, including a lack of education to the public, limited training for credit officers, and an uneven digital infrastructure. Therefore, continuous efforts are needed from the bank to improve public financial literacy and strengthen internal capacity so that the benefits of FISS can be felt to the maximum.

Overall, this study concludes that FISS has a strategic role in strengthening the credit scoring process based on the 5C principle, especially in terms of data transparency and risk mitigation. However, to increase its effectiveness at the local level, support is needed from various aspects, including technology improvement, customer education, and strengthening the competence of bank officers.

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