

Implementation of Teachers' Professional Allowance (TPG) Credit: A Case Study of Non-Performing Loans at PT BPR Aruna Nirmaladuta Gianyar

Masrianti Oktaviani¹, I Gede Agus Kurniawan²

¹²Universitas Pendidikan Nasional

¹ Masriantioktaviani@gmail.com

² Gedeaguskurniawan@undiknas.ac.id

ABSTRACT

The development of Indonesia's economy cannot be separated from the role of financial institutions, particularly Rural Banks (Bank Perkreditan Rakyat/BPR), which focus on financing the lower-middle-income sectors. One of BPR's featured products is the Teacher Professional Allowance (TPG) credit, which uses teachers' certification allowances as collateral for repayment. This study examines the implementation of TPG credit at PT BPR Aruna Nirmaladuta, analyzes the factors contributing to non-performing loans, and explores the legal measures taken to resolve them. The research employs an empirical legal method with statutory, conceptual, and field approaches through interviews and document studies. The findings indicate that TPG credit defaults are influenced by internal factors, such as inadequate creditworthiness analysis, and external factors, such as delays in the government's disbursement of the TPG funds. Resolution efforts are conducted through restructuring, mediation, and litigation to ensure legal certainty and protection for both parties.

Keywords: TPG
Credit, BPR Aruna
Nirmaladuta, Non-
performing Loans,
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INTRODUCTION

Indonesia's economic growth is inseparable from the role of financial institutions, both banking and non-banking. As intermediary institutions, banks primarily function to collect funds from the public, redistribute them in the form of financing, and provide a variety of financial services. One of the primary mechanisms through which banks distribute funds is credit provision. Through lending activities, banks not only gain profits but also contribute to economic development by providing capital access to the public.

Among financial institutions, Rural Banks (BPR) play an essential role in credit distribution. BPRs are particularly significant as they can reach lower-middle-income communities that often face difficulties accessing commercial banking services. This aligns with Law No. 10 of 1998 on Banking, which stipulates that the primary function of banks is to collect and redistribute public funds through credit. Hence, BPRs are not merely supplementary within the national financial system but also act as key drivers of grassroots economic development.

One of the emerging credit schemes aligned with government policies is the Teacher Professional Allowance (TPG)-based credit. This type of credit is offered to teachers—both civil servants and non-civil servants—who receive professional certification allowances as recognition of their professionalism. The legal foundation for the teacher professional allowance is established in Law No. 14 of 2005 on Teachers and Lecturers and Government Regulation No. 74 of 2008 on Teachers, which guarantees teachers' rights to receive professional allowances. These allowances are then used as loan repayment guarantees through a deduction mechanism from the disbursed allowance. Theoretically, this mechanism ensures greater security due to its clear payment source. However, in practice, challenges

remain, such as delays in allowance disbursement and misuse of credit funds, which can hinder timely loan repayments.

Banks play a strategic role in society's economic life. Through their operations, the public can obtain loans (credit distribution function) or deposit funds (fund collection function). In today's globalized context, banking services have become increasingly diverse and innovative (I Gede Agus K., 2018). Nonetheless, the distribution of TPG credit at BPR Aruna faces challenges, particularly non-performing loans (NPLs), which occur when debtors fail to fulfill their repayment obligations on time. According to Financial Services Authority Regulation (POJK) No. 11/POJK.03/2015 on BPR Asset Quality and Bank Indonesia Circular Letter No. 13/30/DPNP (2011), credit collectibility is classified into five categories: current, special mention, substandard, doubtful, and loss. Despite the direct deduction mechanism that should theoretically ensure payment certainty, problematic loans still occur, indicating that risks in TPG-based lending persist and must be managed prudently (Hermansyah, 2020).

Both internal and external factors influence non-performing loans in the TPG credit scheme at BPR Aruna. External factors include delays in the government's disbursement of teacher allowances as stipulated in the Ministry of Education and Culture Regulation (Permendikbud) No. 19 of 2019. Internal factors involve the misallocation of credit funds for short-term consumptive needs, which hinders long-term repayment capability. Additionally, there are weaknesses in the bank's credit analysis, where applications are not always assessed under prudential principles as required by POJK No. 42/POJK.03/2017 on BPR Risk Management. These factors combined increase the likelihood of loan default and consequently deteriorate the bank's asset quality (Harahap, M. B., 2021).

Non-performing loans pose serious threats to BPR operations, including BPR Aruna. High NPL ratios can disrupt liquidity, reduce lending capacity, and even threaten business sustainability due to limited capital compared to commercial banks. Furthermore, reputational damage may occur as public trust declines following frequent loan defaults. This situation contradicts the consumer protection principles under Law No. 8 of 1999, which emphasizes legal certainty, comfort, and safety for consumers. Therefore, implementing robust risk management, continuous supervision, and a thorough evaluation of TPG credit mechanisms are essential to maintain banking soundness and protect customer interests (Wibowo, E., 2021).

Previous studies have highlighted the interrelation between teacher certification, professional allowances, and credit risk. Anggraini and Syaifullah (2025) found that teacher certification positively influences teachers' competence, professionalism, and welfare, although its implementation still faces administrative barriers. Fauziana and Apriani (2021) emphasized that BPRs offering educator certificate-based loans have not fully applied risk management principles, leading to potential credit defaults without clear Standard Operating Procedures (SOP) and risk committees. Meanwhile, Mustaqfirin (2022) concluded that teacher certification-based financing could enhance Islamic banks' profitability, as reflected in the annual increase of ROA, ROE, and NPM indicators.

Based on the above, this study, entitled *"Implementation of Teachers' Professional Allowance (TPG) Credit: A Case Study of Non-Performing Loans at PT BPR Aruna Nirmaladuta"*, aims to examine the legal aspects of using TPG as collateral in credit agreements and analyze the legal actions taken by PT BPR Aruna Nirmaladuta to resolve non-performing loans arising from such schemes. This

approach is expected to contribute to the development of banking law practices, particularly within BPR institutions, and provide policy recommendations to improve TPG-based credit agreement mechanisms. These improvements encompass legal certainty, protection for both creditors and debtors, and the effectiveness of non-performing loan resolution.

METHOD

This study employs an empirical legal research method, which views law not only as a set of written norms but also as a manifestation of actual behavior within social practices. The focus of the research is directed toward the legal framework governing banking and the Teachers' Professional Allowance (TPG), as well as its implementation in the credit distribution practices at PT BPR Aruna Nirmaladuta, including the mechanisms for resolving non-performing loan cases. The research utilizes several approaches: (1) The statutory approach, which examines positive legal foundations relevant to banking and professional allowance regulations; (2) The conceptual approach, which explores the theories and doctrines concerning credit agreements, collateral, and default; and (3) The factual approach, which investigates the real practices through interviews with bank employees and borrowers, as well as through a review of internal documents.

The data sources consist of primary data and secondary data. Primary data were collected through interviews with bank officials and TPG credit recipients, while secondary data were obtained from literature studies, including statutory regulations, books, journals, scholarly articles, and expert opinions in the field of law.

Data collection techniques included document study and interviews, while data analysis employed an integrated qualitative and quantitative method. The qualitative analysis was used to describe findings in relation to legal norms and field practices, whereas the quantitative analysis was used to process numerical data, such as credit distribution volume, collectibility levels, and non-performing loan ratios.

The integration of both analytical methods is expected to yield a comprehensive understanding of the regulatory framework, implementation process, and resolution mechanisms of TPG credit at PT BPR Aruna Nirmaladuta.

RESULTS AND DISCUSSION

Results

1. Overview of PT BPR Aruna Nirmaladuta Gianyar



Figure 1: TPG-Based Credit Distribution Mechanism

PT BPR Aruna Nirmaladuta, operating in Gianyar, Bali, is a Rural Bank (BPR) that offers a flagship product, the Teacher Professional Allowance (TPG) Credit. This

credit scheme is aimed at teachers who receive government-issued educator certification and TPG. The scheme applies a direct deduction system from the TPG account, initially considered secure due to its reliance on routine funds.

The credit distribution mechanism involves several stages, beginning with the submission of a debtor's request via WhatsApp, preliminary review by the Non-Cash Teller, verification by the Operational Manager or Branch Office Head, and finally the issuance of an ATM guarantee card under a dual-custody principle together with the Non-Cash Teller or Customer Service (CS). All transactions conducted via EDC machines or ATMs are strictly supervised and must be accompanied by supporting evidence such as initial balance checks, transfer proofs (if applicable), and post-transfer balance verification. Each transaction is recorded in the TPG Credit Transaction Book, while ATM cards are jointly held by authorized personnel, and all administrative documents are archived to ensure the security, transparency, and accountability of the credit process.

2. Credit Collectibility Categories

The study found that TPG credit collectibility refers to the Financial Services Authority Regulation (POJK) No. 11/POJK.03/2015.

Table 1: Credit Collectibility Categories According to POJK No. 11/POJK.03/2015

Category	Criteria
Current	Installments are paid on time without arrears.
Special Mention	Arrears $\leq$ 90 days.
Substandard	Arrears 91–120 days.
Doubtful	Arrears 121–180 days.
Loss	Arrears > 180 days.

Interviews with bank officials indicate that some TPG credits gradually moved from “current” to “substandard” and eventually “loss”.

3. Factors Causing Non-Performing Loans (NPLs)

Field data identified **two dominant factors** contributing to NPLs:

1) Internal Factors:

- Inadequate creditworthiness analysis of prospective debtors.
- Full reliance on educational certificates and TPG guarantees without assessing additional financial capacity.

2) External Factors:

- Delays in TPG deductions by the government.
- Use of TPG funds by teachers for other urgent needs outside credit repayment.

Table 2: Factors Causing Non-Performing Loans in TPG Credit at PT BPR Aruna

Internal Factors	External Factors
Insufficient debtor credit analysis	Delayed TPG transfer from the government
Minimal post-disbursement monitoring	Utilization of TPG for urgent family needs

4. Credit Condition

TABLE 3: BPR Credit Growth in Indonesia, December 2020–December 2024

No.	Year	Credit Realization Indonesia	Credit Realization Bali	Credit Realization Aruna
1	2020	110,170	38,952	161,083,340
2	2021	116,580	43,097	163,925,825
3	2022	129,294	45,818	186,628,033
4	2023	140,788	50,097	200,196,091
5	2024	148,896	53,841	241,444,759,532

Table 3 shows a positive growth trend in BPR credit nationally, in Bali, and at BPR Aruna between December 2020 and December 2024, reflecting post-pandemic economic recovery, increased MSME access, and successful digital banking innovations. Nationally, BPR credit grew by 35.2%, in Bali by 38.2%, driven by tourism recovery, while BPR Aruna recorded a substantial increase due to aggressive expansion, service digitalization, and rising customer confidence. This trend highlights the important role of government and OJK policies in promoting productive credit and sustainable opportunities for BPRs.

Table 4: Non-Performing TPG Credit Condition at Aruna

No	Year	Total OS (IDR)	DSA
1	2022	0	0
2	2023	0	0
3	2024	160,117,364	1
4	August 2025	1,630,824,731	11

Data in Table 4 indicate a significant shift from healthy credit without NPLs in 2022–2023 to emerging NPLs in 2024 (IDR 160,117,364, 1 debtor) and a sharp increase by August 2025 (IDR 1,630,824,731, 11 debtors), signaling a decline in portfolio quality and serious institutional risk. This upward trend requires strengthening credit assessment systems, strict debtor monitoring, and restructuring to prevent further escalation.

Table 5: Non-Performing TPG Credit Distribution at Aruna

No	Days Past Due	OS Amount (IDR)	DSA
1	93	132,802,822.44	1
2	99	24,496,921.00	1
3	138	144,014,118.00	1
4	164	164,588,116.15	1
5	171	178,406,118.00	1
6	171	183,150,964.00	1
7	172	131,227,857.00	1
8	206	159,348,112.00	1
9	305	175,282,924.00	1
10	321	177,389,414.80	1
11	606	160,117,363.61	1
Total		1,630,824,731.00	11

The NPL situation at TPG Aruna is serious, with a total OS of IDR 1,630,824,731 and 11 debtors all classified as DSA = 1, indicating high risk due to significant repayment delays. Days past due range from 93 to 606 days, reflecting weak credit management and monitoring. The worst case, with 606 days overdue

totaling IDR 160.1 million, demonstrates collection failure, while overdue amounts above 300 days (IDR 175–177 million) and 90–200 days (IDR 132–164 million) could worsen the NPL ratio if not promptly addressed. The distribution of OS across overdue categories indicates that the problem is systemic, requiring comprehensive evaluation of credit provision, post-credit monitoring, and more aggressive, targeted restructuring and recovery strategies.

5. Credit Collateral Mechanism

The type of collateral used in TPG credit is relatively unique compared to conventional credit.

Table 6: TPG Credit Collateral Mechanism

Collateral Type	Description
Diploma (S1/S2)	Held by the bank as a moral binding.
Educator Certificate	Indicates debtor eligibility for TPG.
TPG Savings Account	Used for direct installment deductions.
ATM	Held by the bank to ensure fund control.

Discussion

1. Analysis of Factors Causing Non-Performing Loans in TPG Credit

NPLs in the TPG credit at PT BPR Aruna Nirmaladuta are influenced by a combination of internal and external factors. Theoretically, credit is a fiduciary agreement whereby the debtor is obligated to repay the loan with interest within the agreed period (Subekti, 2020; Hermansyah, 2020). In TPG-based credit, this trust relies on the assumption that professional allowances as installment guarantees ensure payment certainty (Putri et al., 2025).

However, findings and interviews reveal that debtor creditworthiness assessments remain insufficient, particularly in evaluating financial capacity beyond TPG and certification collateral. This is a major internal factor increasing NPL risk. Additionally, post-disbursement monitoring is minimal, so potential payment delays are not detected promptly (Interview with Operational Manager, 2025).

Dominant external factors include delays in TPG disbursement by the government, hindering installment payments, and the use of TPG funds by teachers for other consumptive needs, disrupting repayment priority. Despite TPG theoretically being a strong guarantee due to routine funding, external factors beyond the bank's control remain a significant obstacle to repayment (POJK No. 11/POJK.03/2015; Interview, 2025).

Overall, the causes of NPLs in TPG credit reflect an imbalance between prudential credit analysis and the debtor's economic reality. This aligns with the legal protection theory, which requires balancing the interests of creditors and debtors to achieve justice and legal certainty in credit relationships (Rahardjo, 2020; Hermansyah, 2020).

2. Legal Efforts in Resolving Non-Performing TPG Credit at PT BPR Aruna Nirmaladuta

To address NPLs in TPG credit, PT BPR Aruna Nirmaladuta implements structured legal measures in stages, consistent with theories of problematic credit dispute resolution, including non-litigation and litigation processes (Harahap, 2021; Anwar, 2021).

The first stage is credit restructuring, involving rescheduling installments and reducing interest rates according to the debtor's capacity. According to bank management interviews, restructuring considers the debtor's payment history and

future repayment potential, aiming to improve credit performance without resorting to formal legal action. This approach aligns with the principle of good faith in agreements, encouraging amicable and proportional dispute resolution (Interview, 2025; Civil Code Article 1338).

If restructuring fails, the bank conducts mediation, inviting debtors to negotiate a settlement to ease repayment burdens. This process involves direct, persuasive communication to minimize conflict and maintain positive bank-debtor relations (Wibowo, 2021; Huala, 2020). Mediation serves as an alternative non-litigation resolution emphasizing time and cost efficiency.

If both measures fail and the debtor remains uncooperative, the bank pursues litigation, filing civil claims to enforce its rights and recover losses. Litigation is the final recourse under civil law provisions regarding default (Civil Code Article 1243), ensuring legal certainty for the creditor (Interview, 2025; Rahardjo, 2020).

This staged approach reflects the progressive dispute resolution theory, moving from non-litigation to litigation while respecting legal protection principles for both parties (Wibowo, 2021; Huala, 2020). It aims to balance the bank's interests as creditor and the debtor's rights to prevent excessive loss from TPG-based NPLs.

CONCLUSION

Based on the results of the study on Teacher Professional Allowance (TPG)-based **credit** at PT BPR Aruna Nirmaladuta Gianyar, several conclusions can be drawn as follows:

1. **TPG Credit as a Flagship Product:** TPG credit is a flagship banking product with a mechanism of direct installment deductions from teachers' professional allowance accounts, theoretically providing a strong guarantee. However, in practice, the risk of non-performing loans has increased year by year.
2. **Credit Collectibility Categories:** Credit collectibility follows the provisions of **POJK No. 11/POJK.03/2015**, ranging from "Current" to "Loss." Some credits have already shifted status toward substandard and loss categories.
3. **Factors Causing Non-Performing Loans:** The causes of non-performing TPG credit arise from two main aspects:
 - a. **Internal factors:** inadequate comprehensive creditworthiness analysis of prospective debtors and minimal post-disbursement monitoring.
 - b. **External factors:** delays in TPG disbursement by the government and the utilization of TPG funds for other consumptive needs by teachers.
4. **Credit Collateral Mechanism:** The collateral mechanism for TPG credit is unique, involving the use of diplomas, educator certificates, savings accounts for direct installment deductions, and ATM cards as the bank's fund control instruments.
5. **Resolution of Non-Performing Loans:** Efforts to resolve NPLs are implemented progressively through credit restructuring, non-litigation mediation, and, if unsuccessful, civil litigation as the final step. This approach demonstrates the bank's effort to balance the protection of both creditor and debtor interests.

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