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Identifying Creditworthiness Criteria and Financing Approval Process of Islamic Banks in Indonesia (Conference Paper)

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Abstract

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The study aims to identify the creditworthiness criteria and approval factors in providing financing facility to corporate and commercial clients of Islamic banks in Indonesia. It also explores the financing approval process in the Islamic bank for this segment. It employs qualitative study of in-depth and semi-structured interviews method via the available online tool. The study selects 3 (three) Islamic bank officers from the different banks as the respondents. The study finds that the 5Cs elements are all important by emphasizing in proper fixed asset collateral and sound capacity of the clients. There is a typical internal approval process with the timing is different between each bank. It highlights the importance of financial covenants and the requirement to use CASA products. The study also reveals that covid-19 pandemic has impacted the client's business and its ability to repay the banks. The strategy is to conduct relaxation, reprofiling, and restructuring of the client's facilities as per guideline from regulator. © 2021, The Author(s), under exclusive license to Springer Nature Switzerland AG.

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