Citizen Business Loan (CBL) constitutes a program poverty alleviation based on economic empowerment of small and medium enterprises. This study focuses on implementation of CBL at Regional Development Bank Branch X. The problem is the existing of interdependencies between CBL’s implements (bank and debtors) and the uncertainty of debtor’s capability in returning the credit. The impact of this circumstance is non-performing loan (NPL) becomes relatively high (22%). The ultimate objective is to minimize NPL by designing agent-based model that can represent the problem through a simulation using Agent-Based Modeling And Simulation (ABMS). This research focused on the credits which have been distributed to the debtors and does not involve the insurance company as one of the modelling agencies. The assumptions of the research are using flat method to calculate the principal each month and CBL funds in bank is not limited. There are two agent-based models that designed in this study. The first model is setting the probability of debtors’ payment based on repayment period. The improvement scenario is designed by setting the probability of debtors in special attention loan category to repay the loan and resulting the NPL between 0% -2.4%). The second model is considered by managing the probability of the debtor to pay or not based on 5C categories (Character, Capacity, Capital, Condition, and Collateral) that inherent to each debtor. There are two improvement scenarios proposed in this model. The first scenario only involves the first category of debtor in simulation and resulting NPL value as 0%. The second scenario includes the first and second of debtor’s category in simulation and yielding NPL value between 4.6% and 11.4%.

Key Word : Citizen Business Loan (CBL), Non-Performing Loan, Model, Agent-based Modeling and Simulation (ABMS)
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