



## Team Decision Making in Resolution of Problem Financing Through Auction at Micro Capital Service Unit PT. Permodalan Nasional Madani Palembang Branch

Irawan<sup>1\*</sup>, Wilfridus B.Elu<sup>2</sup>

Program Studi S2 Manajemen, Perbanas Institute

**Corresponding Author:** Irawan [irawanawn1210@gmail.com](mailto:irawanawn1210@gmail.com)

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### ABSTRACT

Team decision-making in resolving problematic financing at the Micro Capital Service Unit (ULaMM) of PT Permodalan Nasional Madani (PNM) Palembang Branch, especially through the auction process. The research adopts a qualitative approach with a case study design. This study identifies the problems faced by the team in managing problematic financing (Non-Performing Loans/NPL) and presents innovative solutions implemented to overcome these obstacles. Through the Creative Problem Solving (CPS) approach, this study compiles six stages of decision-making including goal setting, data collection, problem identification, idea generation, solution search, and decision acceptance. The findings reveal that the decision-making process follows six stages based on Van Gundy's (1987) Creative Problem Solving (CPS) model: objective-finding, fact-finding, problem-finding, idea-finding, solution-finding, and acceptance-finding. That clear goal setting and a structured auction strategy have succeeded in increasing the recovery of problematic assets, reducing NPLs, and building market confidence. By achieving 156.49% of the RKAP target and recording the highest auction completion percentage in the Sumatra region in the final semester of 2023, these findings provide an important contribution to PNM and related stakeholders in the context of managing problematic financing and effective decision-making. This study is expected to provide a reference for further studies on problematic financing resolution methods in financial institutions

## INTRODUCTION

The banking sector and non-bank financial institutions have an important role in driving national economic development, especially through providing credit to small and medium enterprises. Access to credit facilities can increase business opportunities, reduce unemployment rates, and encourage income equality in society. In this context, the success of microfinance institutions is highly dependent on the effectiveness of risk management, especially in handling problematic financing that often arises due to economic dynamics and uncertainty of external conditions.

PT Permodalan Nasional Madani (PNM) as one of the leading microfinance institutions in Indonesia, faces major challenges in maintaining the quality of its financing portfolio. The Micro Capital Service Unit (ULaMM) at PNM Palembang Branch, in particular, plays an active role in channeling financing to MSMEs in South Sumatra. However, the challenge in resolving problematic financing (Non-Performing Loans/NPL) is a major concern, considering that this resolution not only impacts the company's finances, but also on customer relations and the institution's reputation as a whole.

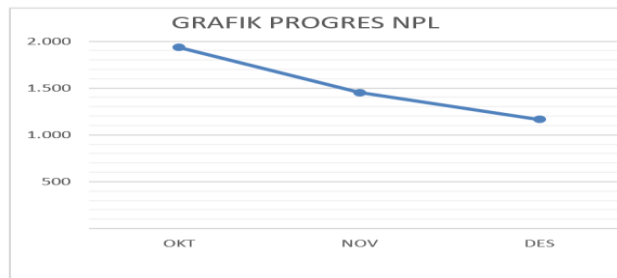
One of the main strategies implemented by PNM in managing problematic financing is through the collateral asset auction mechanism. Settlement through auction requires a fast, precise, and accurate decision-making process from the management team. This requires effective coordination and a systematic decision-making method to produce solutions that benefit the company. The performance data on the settlement of problematic financing at ULaMM Palembang Branch shows an increase, reaching 156.49% of the RKAP target in the final semester of 2023, and recording the highest percentage of auction completion in the Sumatra region. This phenomenon indicates the existence of managerial factors, especially in the team's decision-making process, which need to be explored further.

One of the PNM branch offices is the Palembang Branch. PNM Palembang Branch oversees 8 unit offices spread across the South Sumatra region. The main business managed by the branch office is the distribution of financing/credit to MSMEs. The Credit Recovery CRO/Remedial Division or the section managed by the branch office is the Settlement of Problematic Financing to MSMEs (PNM, 2023). To find out how the performance of the Settlement of Problematic Financing at PT. PNM Palembang Branch Office can be seen in the image below:

Table 1. Realization of Settlement of Problematic Financing NPL PT. PNM Palembang Branch Oct 23 SD Dec 23

ULaMM	2023		
	OKT	NOV	DES
PASAR KUTO	347	160	5
SAKO	1	11	122
SUKAJADI	76	75	48
PRABUMULIH	482	278	16
PANGKALAN BALAI	517	465	531
KOTA LAHAT	52	61	50
SUNGGAI LILIN	259	352	60
BELITANG	200	49	333
CABANG	1.934	1.452	1.165

Chart 1. Performance of NPL Problem Financing Settlement



Grafik 1.1 tersebut menunjukkan bahwa grafik kinerja The resolution of problematic financing NPL (Non Performing Loan) tends to experience quite high improvements. With the improvement in performance, it certainly raises its own questions, especially in resolving problematic financing, so that it is very necessary to deepen and how the Team's Decision Making Method can be sustainable in resolving problematic financing in the future. This data shows a gap in the phenomenon of credit recovery of problematic financing at PT.

Tabel 2. Permodalan Nasional Madani Palembang Branch Office

Phaseout Penyelesaian NPL ULaMM Tahun 2023									
NO	CAB	CABANG	Wilayah	PNM Cabang	Target	Realisasi	% Realisasi	Realisasi Lelang	% Realisasi Melalui Lelang
1	PLB	PALEMBANG	SUM	PNM Palembang	461.573.433	722.300.934	156,49%	303.366.392	42%
2	MES	MEDAN	SUM	PNM Medan	537.350.994	281.906.704	52,46%	98.667.346	35%
3	PMS	PEMATANG SIANTAR	SUM	PNM Pematang Siantar	472.133.654	449.810.054	95,27%	134.943.016	30%
4	BNA	ACEH	SUM	PNM Aceh	217.945.180	204.647.409	93,90%	30.697.111	15%
5	BKB	BANGKA BELITUNG	SUM	PNM Bangka Belitung	160.016.854	449.018.500	280,61%	44.901.850	10%
6	PKU	PEKANBARU	SUM	PNM Pekanbaru	480.857.197	653.597.528	135,92%	65.359.753	10%
7	JMB	JAMBI	SUM	PNM Jambi	485.557.977	296.372.330	61,04%	29.637.233	10%
8	SDK	KABANJAHE	SUM	PNM Kabanjahe	1.017.186.047	1.483.777.625	145,87%	133.539.986	9%
9	PDG	PADANG	SUM	PNM Padang	790.233.472	992.165.976	125,55%	59.529.959	6%
10	LMP	BANDAR LAMPUNG	SUM	PNM Bandar Lampung	2.990.563.138	4.874.934.177	163,01%	243.746.709	5%

So in this case the author chose ULaMM PT. Permodalan Nasional Madani Palembang Branch as the object of research by considering several things as follows. The condition of increasing settlement of problematic financing at ULaMM PT. PNM Palembang Branch, another possibility is caused by the team's decision-making method in implementing a good problematic financing settlement strategy from ULaMM PT. PNM Palembang Branch in this case Through Auction, so that the quality of the financing portfolio is good. In the Final Semester of 2023 ULaMM PT PNM Palembang Branch in resolving problematic financing/NPL with an achievement of 156.49% of the RKAP Target and Having the Highest Percentage of Settlement from Auction in the Sumatra Region.

## **LITERATURE REVIEW**

Meskipun capaian tersebut menunjukkan hasil yang positif, There is a research gap related to how the team's decision-making mechanism actually works in resolving problematic financing through auctions at PNM Palembang Branch. However, there has not been much research that specifically examines team decision-making in resolving problematic financing through auctions using the Van Gundy creative process model, which combines a systematic and rational approach in each decision stage. This model includes six main stages: Objective Finding, Fact Finding, Problem Finding, Idea Finding, Solution Finding, and Acceptance Finding, which can be structured to support team effectiveness in achieving optimal decisions.

## **METHODOLOGY**

This study uses a qualitative approach with the consideration that in this study the researcher intends to gain a deep understanding of Team Decision Making in Resolving Problematic Financing through Auctions at PT. PNM ULaMM Palembang Branch in Palembang City. The method or approach used is a qualitative method.

According to Ahmad Tanzeh Suyitno (2006) Qualitative research is generally used in the world of social and cultural sciences, the research is carried out in relation to human behavior and the meaning contained behind that behavior which is difficult to measure with numbers. Qualitative research is research that is based on inductive thinking patterns, which are based on participatory objective observations of social phenomena.

Qualitative research is research that intends to understand the phenomenon of what is experienced by research subjects such as behavior, perception, motivation, actions, holistically, and by means of description in the form of words and language, in a specific context.

According to Bodgan R. & Tailor S.J (1992) Qualitative research produces descriptive data, such as speech, behavior, or writing that comes from the research subjects being observed.

According to Haris Herdiansyah (2010) Qualitative research is a scientific research, which aims to understand a phenomenon in a social context naturally by prioritizing the process of deep communication interaction between researchers and the phenomenon being studied.

That the qualitative approach describes certain conditions to obtain research results Team decision making in Settlement of Problematic Financing through Auction at PT. PNM ULaMM Palembang Branch

## **RESULTS AND DISCUSSION**

The results of qualitative research on the theory of Objective-Finding, Fact-Finding, Problem-Finding, Idea-Finding, Solution-Finding, Acceptance-Finding Decision-making applied in the settlement of problematic financing through auction at PT. PNM ULaMM Palembang Branch. This analysis is based on data obtained through in-depth interviews with related parties, including PNM management, Remedial Implementers, and problematic customers. The discussion of the results of this study describes in depth the settlement of

problematic financing through auction at PT. PNM ULaMM Palembang Branch is running and what factors influence the effectiveness of the strategy. This discussion is linked to the findings obtained through interviews, document analysis, and statistical data on the settlement of Non-Performing Loans (NPL) to ensure the validity and credibility of the research results.

### **1. Analysis of the Decision-Making Process Based on the CPS Model**

The results of the study indicate that the decision-making team has systematically applied the Creative Problem Solving (CPS) model version of Van Gundy. Each stage has an important role, as follows:

#### **a. Objective-Finding**

The team sets the target of reducing NPL and asset recovery through auction as the main objective. This goal setting is based on the need to maintain the quality of the financing portfolio and optimize the company's income. Setting clear objectives becomes the foundation for the next steps.

This process focuses on setting clear and measurable targets, such as reducing Non-Performing Loans (NPL) and increasing asset recovery. The decision-making team at PT PNM ULaMM Palembang Branch involves all members to ensure that the goals set are relevant and achievable. This is important because clear goals trigger motivation and provide the right direction, so that every action taken contributes directly to achieving these goals

#### **b. Fact-Finding**

Data collection related to debtor conditions, collateral values, and auction regulations is carried out comprehensively. Interview findings reveal that the availability of accurate and complete data is key to determining strategic steps. The facts collected, such as historical data on late payments and asset performance, provide a comprehensive picture of the problems faced.

At this stage, the team collects data and information related to the condition of the assets, debtors, and regulations that affect the auction process. Fact-finding is essential to understand the context of the problem to be solved. Accurate and timely information will help the team analyze the situation and provide a clear picture of the aspects that need to be considered in decision-making. Informants stated that access to relevant data is key to effective decision-making.

#### **c. Problem-Finding**

At this stage, the team identified major obstacles, including low buyer interest in certain assets, slow administrative processes due to the involvement of KPKNL, and differences in internal perceptions regarding the effectiveness of the auction method. This analysis shows that although auctions have proven effective overall, there are gaps that need to be fixed to achieve the target of optimally resolving problematic financing. Tim melakukan analisis untuk menemukan masalah dan hambatan yang ada, seperti rendahnya minat terhadap lelang dan permasalahan dari debitur. Identifikasi masalah ini berguna untuk mengarahkan fokus pada faktor-faktor yang benar-benar perlu diatasi, mencegah pengalihan perhatian pada isu-isu yang kurang signifikan. Dengan demikian, tahap ini menjadi dasar untuk pengembangan solusi yang lebih relevan dan efektif.

#### **d. Idea-Finding**

From the results of the problem identification, the team developed several alternative strategic ideas, such as increasing the promotion of auction assets through digital media and cooperation with property agents, as well as pre-auction strategies involving persuasive approaches to debtors to reduce the number of assets that must be auctioned. These ideas emerged from intensive discussions and were based on the team's practical experience in managing problem loans.

At this stage, the team brainstormed to produce various alternative strategies. They explored creative ideas, such as promoting assets before auction, to attract more interest. This stage emphasized the importance of collaboration and diversity of thought within the group. Through open discussions, team members were able to convey their views and produce innovative and more complete solutions.

#### **e. Solution-Finding**

After considering various alternatives, the team decided that auctions remained the main solution because they were considered capable of providing fast and efficient results. However, the solutions taken also included optimizing internal processes, such as setting more competitive limit prices and simplifying auction administration procedures. This process emphasized the importance of synergy between the PNM internal team and the KPKNL.

After generating various ideas, the team evaluated and selected the best solution based on certain criteria, such as feasibility and potential impact. At this stage, it is important to have a systematic approach so that the chosen solution can be implemented effectively. Evaluation of the risks and benefits of each idea is key in determining the most appropriate solution for the situation at hand

#### **f. Acceptance-Finding**

The final stage in the CPS process focuses on the evaluation and acceptance of the solution by all relevant parties. The evaluation results show that the implementation of the auction solution has received quite good acceptance, although there is input to improve coordination and communication between units. The post-auction evaluation is used as a learning experience to improve future strategies.

### **Reduction of Non-Performing Loans (NPL) at PNM ULaMM Palembang Branch**

Reduction of Non-Performing Loans (NPL) is one of the main performance indicators in credit management in the banking sector. At PNM ULaMM Palembang Branch, efforts to reduce non-performing loans have shown significant results through the implementation of an integrated non-performing loan resolution strategy based on the Van Gundy Creative Problem Solving (CPS) model.

#### **1. Significance**

Non-Performing Loans (NPL) are one of the key indicators in evaluating the performance of financial institutions. At PNM ULaMM Palembang Branch, high NPLs not only impact the health of the credit portfolio, but also affect the profitability and reputation of the institution. Therefore, reducing NPLs is a top

priority so that the financing provided remains of high quality and credit risk can be minimized. Efforts to reduce NPLs have several objectives, including:

**a. Recovering Problematic Assets**

Ensuring that previously problematic assets can be converted back into sources of income through the auction process.

**b. Improving Credit Portfolio Quality**

By reducing NPLs, the quality of the credit portfolio will improve, thereby reducing the risk of payment failure.

**c. Building Market Trust**

Success in reducing NPLs increases investor, regulator, and public trust in the institution's performance.

**2. Decision-Making Strategy for NPL Reduction**

PNM ULaMM Palembang Branch applies a structured approach to decision-making based on the Creative Problem Solving (CPS) model according to Van Gundy. This process consists of six stages, namely:

**1. Objective-Finding (Determination of Objectives)**

**a. Target Determination**

The team sets the NPL reduction target as the main indicator. For example, auction achievement exceeds the RKAP (Company Work Plan and Budget) target of 156.49%.

**b. Strategic Focus**

Focusing efforts on increasing asset recovery efficiency and selecting optimal auction strategies for problematic assets.

**c. Performance Indicators**

Determining KPIs that include the speed of the auction process, the auction value obtained, and the reduction in the NPL percentage.

**2. Fact-Finding**

**a. Internal and External Data**

Collecting historical data on late payments, collateral value, debtor profiles, and relevant financial reports.

**b. Regulatory Review**

Reviewing auction regulations and policies, especially those related to the role of KPKNL, to ensure that all administrative procedures are met.

**c. Interviews and Observations**

Digging up information through interviews with branch managers, ULaMM unit heads, remedial managers, and related staff to understand field conditions and obstacles that occur.

**d. Document Analysis**

Conducting a review of internal documents, post-auction evaluation reports, and auction implementation records as a basis for decision making.

**3. Problem-Finding (Problem Identification)**

**a. Identification of Internal Constraints**

Finding obstacles such as delays in internal administrative processes, less than optimal coordination between units, and lack of information on asset values.

**b. Identification of External Factors**

Revealing external factors that affect the success of the auction, such as macroeconomic conditions, auction market competition, and strict government regulations.

**c. Formulation of Specific Problems**

Formulating the main problem, such as "How to increase the attractiveness of the auctioned assets so that the auction process can run faster and more optimally?" or "How to overcome administrative obstacles to speed up the completion of the auction?"

**4. Idea-Finding (Idea Development)**

Team Brainstorming: Involving all team members in a brainstorming session to generate innovative ideas, without ignoring conventional ideas.

Brainwriting Method: Using an individual idea writing approach which is then discussed together to obtain various alternative solutions.

Interim Evaluation: Grouping ideas based on potential impact, feasibility of implementation, and their suitability to regulations and market conditions.

Integration of Best Practices: Integrating field experience as well as case studies and references to problematic financing resolution strategies from other institutions as a reference.

**5. Solution-Finding (Solution Determination)**

Evaluation Criteria: Establish criteria to assess each alternative idea, such as effectiveness, efficiency, cost, and implementation time.

Assessment Matrix: Develop an evaluation matrix to compare proposed solutions to facilitate the selection of the best solution.

Selection of Main Solution: Determine that the auction method remains the main solution, but with improvements on the technical side, for example, optimizing the determination of auction limit prices and simplifying administrative procedures.

Implementation Plan: Formulate an action plan that includes implementation details, resource allocation, and a timeline for the overall implementation of the solution.

**6. Acceptance-Finding**

Simulation and Trial: Conducting a pilot project or trial on a small scale to ensure the selected solution can run effectively before being fully implemented.

Coordination with Stakeholders: Increasing synergy between the PNM ULaMM internal team and external parties such as KPKNL to support the smooth running of the auction process.

Feedback Collection: Conducting evaluations and collecting feedback from all stakeholders, in order to identify areas that need improvement.

Continuous Monitoring and Evaluation: Establishing a routine monitoring system to measure the achievement of NPL targets and revising strategies based on periodic evaluations.

Process Documentation: Compiling an evaluation report that documents each stage of implementation, the results achieved, and recommendations for future improvements.

## **7. Implementation of NPL Reduction Strategy**

**After the Decision-Making Process is Complete, the Selected Strategy is Implemented in Several Key Steps:**

### **a. Optimizing the Auction Process**

- **Improving Administrative Procedures**

Simplifying internal procedures and more intensive coordination with KPKNL to accelerate the verification process and determining auction winners.

- **Competitive Limit Price Determination**

Conducting a comprehensive evaluation of the collateral value so that the auction limit price is not too high, thus attracting the interest of prospective buyers.

- **Integrated Asset Marketing**

Using digital media and collaborating with property agents to maximize the promotion of assets to be auctioned.

### **b. Capacity Building and Team Coordination**

- **Training and Development**

Organizing training programs for all team members to improve data analysis skills, understanding of regulations, and negotiation skills.

- **Inter-Unit Coordination**

Improving communication and cooperation between divisions at PNM ULaMM to ensure that every strategic step is implemented properly.

- **Internal Evaluation**

Conducting periodic evaluations to measure the effectiveness of teamwork and identify obstacles that arise during implementation.

### **c. Post-Auction Monitoring and Evaluation**

- **Real-Time Feedback**

Implementing a monitoring system that allows real-time evaluation during and after the auction.

- **Performance Analysis**

Using auction performance data to conduct an in-depth analysis of success factors and obstacles, so that it can be used as a basis for improving strategies in the future.

- **Integrated Reporting**

Prepare periodic reports that document the process, results, and follow-up recommendations, which also serve as references for upper management.

## **8. Impact and Implications of NPL Reduction Strategy**

**Efforts to Reduce Problematic Financing Through Auction Strategies and Structured Decision-Making have Brought Several Positive Impacts, Including:**

### **a. AImproved Credit Performance**

- **Decrease in NPL Percentage**

With the optimization of the auction process and a more aggressive asset marketing strategy, there has been a significant decrease in the recorded NPL percentage.

**b. Faster Asset Recovery**

Problematic assets can be immediately auctioned at a more optimal price, so that funds that are held back can be recovered immediately.

**c. Operational Efficiency**

• **Faster Administrative Process**

Simplification of administrative procedures and better synergy between PNM ULaMM and KPKNL accelerate the auction process.

• **More Accurate Decision Making**

The implemented CPS model helps the team to identify and resolve obstacles quickly, so that decisions taken are more targeted.

**d. Improved Reputation and Trust**

• **Investor and Stakeholder Trust**

Positive results in reducing NPLs increase investor, stakeholder, and regulator trust in PNM ULaMM's performance.

• **Better Institutional Image**

Success in managing problematic financing also contributes to PNM ULaMM's reputation as a professional financial institution that is responsive to market dynamics.

**1. Implications for Further Strategy Development**

Based on the evaluation and monitoring that has been carried out, there are several recommendations for future strategy development:

**a. Expanding the Use of Technology**

Utilizing digital-based information systems and data analytics to improve the accuracy of decision making and prediction of auction market trends.

**b. Strengthening External Cooperation**

Establish broader strategic cooperation with various parties, such as property agents, digital platforms, and regulators, to improve the efficiency and effectiveness of the auction process.

**c. Increasing Human Resource Capacity**

Conducting regular training programs and workshops so that each team member continues to develop competency in managing problematic financing.

**Implementation of an Integrated Evaluation System**

Determine more comprehensive and systematic evaluation indicators so that each strategy can be measured objectively and evaluated for continuous improvement.

The decrease in problematic financing (NPL) at PNM ULaMM Palembang Branch is the result of a structured and collaborative decision-making process. By implementing the CPS model through the stages of Objective-Finding, Fact-Finding, Problem-Finding, Idea-Finding, Solution-Finding, and Acceptance-Finding, the team was able to formulate and implement solutions that not only reduced NPL, but also increased operational efficiency and strengthened the institution's reputation. The success of this strategy provides a strong foundation for further strategy development, which in turn supports sustainable growth in achieving a decrease in problematic financing at PNM ULaMM Palembang Branch.

### **Research Novelty**

This research offers various aspects of significant novelty compared to previous research in the context of resolving problematic financing through auctions at PT. PNM ULaMM Palembang Branch.

#### **The Following are the Main Points That Highlight the Novelty and Depth of this Study:**

1. **Integrated Methodological Approach** This study systematically combines qualitative methods with the Creative Problem Solving (CPS) approach by Van Gundy. The use of the CPS model that includes the stages of Objective-Finding, Fact-Finding, Problem-Finding, Idea-Finding, Solution-Finding, and Acceptance-Finding provides a comprehensive framework for identifying, developing, and implementing solutions to problematic financing problems. This approach has not been widely applied in depth in research related to the resolution of problematic financing through auctions in financial institutions, especially at PNM ULaMM Palembang Branch.
2. **Focus on the Auction Process in the Context of Problematic Credit** This study highlights the auction process as one of the main methods for resolving problematic financing, and examines how decisions taken by the team affect the effectiveness of the auction process. By dissecting in detail the internal and external factors that influence the success of the auction, this study provides a new contribution to the literature on risk management and resolution of problematic credit through auction mechanisms.
3. **Comprehensive Analysis of Supporting and Barrier Factors** This study not only evaluates the effectiveness of the auction strategy, but also identifies factors that support and hinder the success of NPL reduction. This analysis includes administrative aspects, internal coordination, the role of information technology, as well as market dynamics and external regulations. This comprehensive approach provides a more holistic picture of the challenges and opportunities in resolving problematic financing.
4. **Application of Post-Auction Evaluation Model** The novelty of this study lies in the application of an integrated post-auction monitoring and evaluation system. The ongoing evaluation process carried out not only measures the auction results in the form of NPL reduction figures, but also examines the impact on operational efficiency and institutional reputation. This provides a basis for developing long-term strategies and continuous improvement in the management of problematic financing.
5. **Contribution to the Development of Inclusive Financial Strategies** By emphasizing efforts to reduce NPLs through innovative auction methods, this study offers practical solutions that can be applied in the context of microfinance institutions. The novelty of this study also contributes to efforts to increase financial inclusion, because the strategies developed can support the provision of more sustainable financing and more effective risk management.

Overall, the novelty of this research lies in the integration of theoretical and practical approaches to addressing problematic financing through auctions, as well as the in-depth application of the CPS model. This research not only

strengthens the understanding of the team's decision-making mechanism, but also offers strategic solutions that have the potential to be applied in other financial institutions facing similar problems.

## **CONCLUSION AND RECOMMENDATION**

This study found that Objective-Finding, Fact-Finding, Problem-Finding, Idea-Finding, Solution-Finding, Acceptance-Finding in Team Decision Making has helped provide effective results in reducing NPL. However, there are challenges. Not all technical aspects of the auction process can be revealed in depth due to limited access to information.

1. The auction process as a method of resolving problematic financing has proven effective in reducing the percentage of NPL. The targets that have been set, for example the auction achievement of 156.49% of the RKAP target, show that this strategy is able to optimize the recovery of problematic assets.
2. The use of the Van Gundy version of the CPS model (through the stages of Objective-Finding, Fact-Finding, Problem-Finding, Idea-Finding, Solution-Finding, and Acceptance-Finding) provides a structured and systematic framework. This allows the decision-making team to identify problems in depth and develop innovative and practical solutions to overcome obstacles in the auction process.
3. The success of NPL reduction is also influenced by solid coordination between branch managers, ULaMM unit heads, remedial managers, and related staff. Collaboration with external parties such as KPKNL increases the speed and legal certainty in the auction process.
4. Simplification of administrative procedures, setting competitive auction limit prices, and more aggressive asset marketing strategies (for example through digital media and cooperation with property agents) also play a role in attracting potential buyers, so that problematic assets can be sold at optimal prices.
5. Implementation of a post-auction monitoring and evaluation system allows for periodic strategy improvements. The evaluations carried out not only measure the reduction in NPL, but also the impact on operational efficiency and the institution's reputation, which provides the basis for developing long-term strategies.

### **Recommendations**

1. Improve the integration of information systems to obtain accurate real-time data on debtor conditions, collateral values, and auction performance.
2. Develop a performance dashboard that allows for periodic monitoring of key indicators (KPIs).
3. Simplify internal administrative procedures and improve communication between units to speed up the auction process.
4. Establish closer coordination with KPKNL to ensure smooth and legal certainty in every stage of the auction.
5. Optimize the use of digital media and online platforms to promote assets to be auctioned, thereby attracting more potential buyers.

6. Establish cooperation with property agents or third parties who have extensive networks in the property market.
7. Organize regular training and workshops for the decision-making team to improve analytical skills, negotiation, and regulatory knowledge related to auctions.
8. Conduct systematic post-auction evaluations to identify obstacles and areas for improvement, so that the strategies implemented can be adjusted to dynamic market conditions and regulations.
9. Integrate quantitative and qualitative methods to obtain a more comprehensive picture of the impact of NPL reduction strategies and the effectiveness of auctions in the long term.

Conduct comparative studies between other PNM branches to determine whether the strategies implemented in the Palembang Branch can be generalized or need to be adjusted according to the local conditions of each branch

### **FUTHER STUDY**

This research still has a delay, so it is necessary to conduct further research related to the topic of Team Decision Making in Resolution of Problem Financing Through Auction at Micro Capital Service Unit PT. Permodalan Nasional Madani Palembang Branch to improve this research and add insight for readers

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