INFLUENCE OF PERSONAL QUALIFICATIONS, THE ENVIRONMENT AND INSTITUTIONAL ENVIRONMENT MONITORING PROCESS IN THE PROVISION OF LOAN / FINANCE EMERGING OF NPL / NPF

(Comparative Studies on Conventional Banks and Islamic Banking in Indonesia)

Hendy Herijanto
President Director of PT. Asia Multidana, Jakarta
email: hendyherijanto@gmail.com, Mobile: 082118999980

ABSTRACT

This study begins to approach the issue by applying the agency theory, moral hazards theory, and stakeholder theory, as well as the “Adverse Selection” theory by Stiglitz and Weiss (1981) and “Bad Management” by Berger and Young (1997). The last two theories mainly refer to the processing part of the matter to start with, but the last one uses a concept where it is the management (of a bank) that must be questioned how efficient they do their job. Management is a wide concept, and such as, which managerial factors that could affect the creation of NPL/NPF must be detailed. This study could be breakdown the three group attributes above to constitute eleven factors, i.e. credit knowledge and skills, integrity and professionalism, spirituality level, moral leadership, corporate culture, hard budget policy, reward and penalty system, credit culture, reputation checking, due diligence and care, and supervision or audit. Further this study hypothesizes that these eleven factors could affect the creation of NPL/NPF, and the creation of NPF is lower in Islamic bank than that of NPL in conventional bank, because the application of those factors is hypothesized stronger or better in the first type of bank by its management than in the second, due to its philosophy and the laws that govern. A research has been completed, employing statistical variance and F test on the data gathered from all the 28 islamics bank/banking units in existence, and 28 conventional banks. The study has concluded that all the eleven factors of the internal management can influence the creation of NPL/NPF in both banks. The study further proves that these factors, independently or as the combination of all, are applied better in Islamic bank than in conventional bank, due to the fact that the syariah concept itself not only applied in conducting the business, but also used as a moral reference in daily working environment. As a result, the average level of NPF is lower in bank syariah than NPL level of conventional bank under study.

Keywords: Internal Management, NPL/NPF, the institutional environment affecting decision making, the personnel qualification, the process and control environment.
INTRODUCTION

In 1997/1998 crisis in Indonesia is causing a major new NPLs. But, it turns out before the crisis, Indonesian banks have contained high levels of NPLs, reaching 50-70% (GIE, 1999). Other ASEAN countries experiencing the same (Alom and Kellerman, 1999; and others). The crisis in Thailand, which is considered contagious to Indonesia, also originated from the NPL problem (Menkhoff and Suwanaporn, 2005; Lauridsen, 1998) begins with financial instituted Finance One and the Bangkok Bank of Commerce (BBC). According to Lauridsen (1998), this incident is a scandal that created billions of dollars worth NPLs, as a result of financial engineering through a fictitious company, with the assurance that the market-ups. NPL conventional banks is equivalent to non-performing Finance (NPL) for Islamic banks. If the debtor is the borrower can pay interest and/or installments that have been agreed for three consecutive months, the bank began to have the NPL. NPF. Islamic bank financing portfolio consists of two kinds, namely: delay payment from the sale or lease transactions, and the second is an investment in the venture with the patterns of cooperation. NPF will arise, if customers do not make installment payments of the purchase price or lease has been agreed that, or not managed to generate profits as expected. Formulation of research problems are as follows:

1. Are there factors influence personnel qualification, institutional environment and process and control environment on the incidence of NPLs at the conventional banks to Islamic banks or NPF?
2. Whether the application or effect of any factors derived from the internal management in Islamic banks is better than in conventional banks?
3. Is Islamic bank NPL level is lower than conventional bank NPLs, as a result of the application or the influence of each factor of the internal management is better?
4. Why the difference in the application or the influence of each factor on the internal management of Islamic banks as compared to conventional banks, thus making the onset of the difference between the levels of NP and NPF?

THEORETICAL FRAMEWORK AND HYPOTHESIS DEVELOPMENT

Bank as an intermediary in an efficient allocation of capital in the economy can improve growth (Levine, 1997; Levine et al., 2000). According to Scholtens and Wensveen (2003), financial intermediation is the process of creating value for value creation, driven by the risks and risk management activities. The task here is to improve the management of cash flow or cash flow now and in the future by exploiting every opportunity of growth, but without increasing the overall risk for banks (Gerhard Schroeck, 2002). The concept of value creation is applied in any relationship with the borrowers (Joetta Colquitt, 1993). Asymmetric Information held by the debtor and the creditor does not equal or “symmetrical”, Olegario (2006) says that the situation is symmetrical it would never happen in the real world. Instead, each party of a contract or similar transaction does not have the same information (Mishkin, 1998). Asymmetric Information, information held
by the debtor and the creditor does not equal or “symmetrical”. Olegario (2006) says that the situation is symmetrical it would never happen in the real world. Instead, each party of a contract or similar transaction does not have the same information (Mishkin, 1998). Banks need a lot of information on prospective borrowers/debtors during belim loan outstanding (Caprio Jr., 1996). Both ex-ante and ex-post, a prospective borrower has much better information about his problems, and how to anticipate and overcome any environmental changes. To bridge it, banks need more actively to explore the necessary information, both directly from prospective borrowers, and from the environment, such as suppliers or consumers. Banks should be able to predict what may happen to the debtor, and follow its development from time to time until the loan is paid off. Based on the two things. First, the conventional banks to manage the public’s money as debt. How and to what the funds are used, only the bank itself that formed it. Second, public funds are used is much larger than bank capital; so there are opportunities to use public funds for the benefit of parties related to the bank. Here, moral hazard or hidden action can occur, and undertaken by managers or owners of the bank, at the individual bank or banking industry. At the bank, De George (1999) revealed cases of moral hazard on the Bank of Credit and Commerce International (BCCI), which is used for crime and the interests of the owners/officers; the banking industry, occurred on Saving and Loans Associations (S & L) in the United States, involving most of the institution. According Prasetiantono (2005), fraud or scandals in the banking environment is universal, in the sense that can happen everywhere, it can happen to a bank that has a high reputation in developed countries or in small banks in developing countries, the financial center of the world or in small towns in developing countries. Banks can not be separated from other forms of vulnerability or risk, so the bank must always be well managed, with the sun prudence or prudential principle. According to Smith (2000), prudence is a moral and intellectual policy of the most perfect, and is a policy with the most perfect policy. Smith mentions prudent man, as follows: “People with caution always studied seriously and really what should be understood in terms of profession, always sincere, and just tell the truth, and always be careful in every action, including when to speak. He always appreciate something that is not excessive and fairness, full of discretion within reasonable limits, and behave well. As the reputation of his profession, he always makes transactions based on the steadiness of the knowledge and ability “.

According to Aristotle, ethics is the purpose of life, the good life that contain policy or virtue (Vervezen, 2009). For Kant, morality is duty, and are public goods, while ethics is the duty of every individual to produce a good or public morality, so its higher than ethics. Banks should direct its activities towards goodness, truth, and abide by the rules and laws, and action-oriented ugliness, lack of truth, and not against the law or regulations (Hong Kong Monetary Authority, 1999). Ethics in banking is the nature of honesty, impartiality or impartiality, reliability, according to banking regulations, and transparent (Longstaff, 1993). According to Gbadamosi (2004), a business world can only be immoral as far as the people in it immoral. Banks will only be immoral, if unscrupulous bankers. However, there is a generalization, whereby if a lot of people doing unethical acts, it is as if it is not an infringing act. From a managerial perspective, these generalizations should be removed with firmness in giving reward and punishment to the perpetrators, by examining the factors causing the violation, until the new policy was created so it does not happen again.
According to Petersen and Rajan (1995), there are three kinds of characters that the greatest damage to the bankers, namely inability/incompetence, laziness, and dishonesty. The first two will result in damage to the loss of an opportunity to make a profit, and can make the reluctant debtors to pay their obligations to the bank. Dishonesty can make a dishonest stealing directly or indirectly from the bank where he works, or indirectly from the debtor, to the detriment of the bank’s reputation. According to Koford and Tschoegl (1997), there are two causes are related to the debtor: First, the debtor company experiencing difficulties, and second, irregularities or fraud. However, if the gift made by a banker who has a damaged character, then the loan/financing provided will most likely be problematic (the NPL) in the future.

The concept of Islamic theology, which is called by Choudhury as Tauhidi principles, is that God is one, which brings together the diversity of His creation, and is the beginning, as Plato says as Prima and final movement. Humans and the universe was created by God Almighty as the beginning, and all ends when they return to Him. Here, between the beginning and the end there is a relationship or there is human life with a purpose in life, which is basically to meet the Lord returns (Asy’arie, 2010). Choudhury said the relationship between early and late as Tauhidi String Relation (TSR). Its application. Aristotle argued that the purpose of human life on earth is to achieve happiness. In the Islamic context, happiness is not only worth the worldly, but also should be worth akhirati, by bringing all the records policy and faith. Aristotle also believes that with knowledge, people will recognize where the bad and which ones are good, so as to distance themselves from the action that is not good. Basically, the instruction contained in the Qur’an is general, because God created the larger system. To implement it, which is more necessary technical knowledge and development through a more detailed discussion or discourse. With the discourse and the application of repeated or are interactive, you will get a concept and application of techniques of higher and better; so it is an evolution from a state that achieved previously. Islamic principle is that today should be better than yesterday, and so. Islam requires the active participation of his people in living their lives in the world through the activities necessary for life and worship.

Each application and the discourse it must re-examine what is explicit of existing guidance, by Choudhury in terms of integrated and interactive. Choudhury (2004) mentions the process of development and application of this knowledge as an interactive, integrated and evolutionary process or IIE process, and is a scientific approach and the development of Ihtijad. In terms of practice, according to Broom (2003), the assumption that God is all-knowing is a powerful tool, and can encourage people to apply themselves well and stay away from the action that is not good; so if people are aware that all actions are known by God, then consciously that any action that is not good will be reduced. Al-Quran (Surah 74:31) clearly states that there will be punishment or reward for any human action is good or bad. Kant (1963) argues that the awareness of God and the fear of justice His infinite justice will encourage people to consider seriously any instructions given him. For Muslims, the clues it can be seen from the verses of the Qur’an and the Hadith of the Prophet SAW. According Wiroso (2009), it is used as the basic paradigm in conducting Islamic transactions, thus achieving ultimate prosperity both materially and spiritually. This paradigm emphasizes the value of accountability, morality and the Divine, thus forming on the integrity of every human activity.
that encourages the establishment of good governance or good governance, and market discipline or market discipline is good. Both elements are necessary in achieving a better level of efficiency in the internal management of the bank. According Algoud and Lewis (2001), the Islamic religious ideology, if implemented properly will be able to reduce the incidence of moral hazard and asymmetric information so as to reduce the inefficiencies that may occur in financial transactions.

According to Setiawan (2009), NPF was caused by misuse or fraud, which is doted rejected on principal-agent problem. According to Warde (2000), the incident demonstrated the weakness of internal controls. According to Ibrahim (2006), NPF is caused because of poor credit performance, allegedly because of adverse selection, as a result of poor financial judgments without adequate risk diversification. According to Sarker (1998), and many cases, the bank is not able to conduct surveillance of financing, resulting in sidestreaming. According to Askari et al. (2010), failure of a number of Islamic banks in the country is due to poor management, negligence, bad behavior, and misrepresentation.

Capabilities and Expertise Credit (Financing) Weak and Moral Hazard/Sukuk, Nakheal, Dubai World. It was concluded that the initial assessment of project cash flows are less good. In addition, moral hazard likely to occur, because they think government can help Nakhe Arab Emirates/Dubai World, if the debtor is experiencing financial difficulties. However, as the owner, the Government of Dubai Emirate states are not responsible for the problems faced by the debtor (Media Indonesia, 12/02/09). Rural Knowledge and Skills, Principles of Prudence, Intervention Owner (Moral Hazard), and Weak Internal Management/Ihlas Finances, Turkey. According to Ali (2006, 2007), banks in Turkey generally, have a large accumulation of NPLs, due to: the existence of political influence in making credit decisions, the provision of credit to related parties, corruption, and excessive credit expansion. Especially in Ihlas, the problem is related to corporate culture, where decisions tend to centralized on a controlling stake owner, without involving the board of directors. In addition, a senior executive from a failed bank, and Ihlas less experienced staff without adequate training.

The following is a summary of the experts and observers about the cause of NPLs NPLs in Indonesia: (1) Suparmono (2009) saw non-performing loans as a result of problems in the internal management of the bank. Susidarto (1997) argues that the NPL problem is caused by lack of credit distribution process works correctly, and did not heed the bank’s internal rules that apply, and is either a deliberate distortion or not; (2) Fuady (2004) says that the NPL problems is due to any inadvertent or smell collusive, where more than 90% of crimes committed in the bank’s cooperation with the people in; (3) Credit is given based on instructions from above or sacred letters or katabelence (credit command), and is seen as the result of a conspiracy; (4) Muhammad (2005) argues that since the original credit was given, because of the collusion between the bank as a creditor with the debtor, so it becomes jammed; (5) Violation of the principle of prudence in the granting of credit or credit engineering is systemic, because it is done with a sophisticated, which is difficult for laymen aware of any irregularities. (Distribution of Credit, Between Art and Opportunities Games. Kompas, October 12, 2005); (6) According Kurniantoro (2005), lending process influenced by parties with an interest in the applicant’s credit; (7) Himawan (2006) argues to know the main cause of a bad credit, need to know first whether the provision of credit made on consideration of the legal or
non-legal. However, he argues, that the non-legal considerations must be accompanied by sufficient collateral; 
(8) According Siahaan (2005), the crime of credit is generally done by people who already understand the ins and outs of banking and operations, including in this crime is a fictitious credit; 
(9) Burhanuddin Abdullah, former Governor of Bank Indonesia, said that “there is no problem if the channeling of credit, bankers pay attention to the agreed operational procedures, perform in a professional appraisal, does not violate the policy of Bank Indonesia and public policy, as well as internal rules of the bank” (Info BankNews.com. June 5, 2005); 
(10) Sutojo (2008) argues there are a number of causes stemming from an internal bank that can make the emergence of the NPL, such as: lack of ability or acumen banks to analyze credit worthiness, and so forth; 
(11) According Wijaya (2005, 2010), which cause deviations from the NPL in terms of law can be an error omission or commission error; 
(12) According Siahaan (2005), bad debts, which caused the existence of collusion or conspiracy, self dealing, or that smells collusive, and influenced by parties with an interest in the applicant’s credit, may result in assessments that are not honest, not objective, inaccurate, and not thorough, and is the result of collusion between the creditor by the debtor; 
(13) Magazine “Info Bank” by Ali (1999:80; 1999:87), Dhanuskodi (2006), Sathye et al. (2003: 390), and Ali (2007), discloses a list of the causes why the banking crisis occurred, which was essentially due to poor asset quality of loans or NPL. NPL was caused by a number of problems associated with the processing of credit/loan, and can be grouped as follows: inappropriate policies, processes that are not healthy, and weak bank supervision function, the problem of morality, lack of monitoring of debtors, and lack of knowledge or bank personnel expertise.

METHODS

This study uses the survey method through hypothesis and tests the differences, as well as quantitative. The goal is to determine the degree of difference from the influence of internal management factors mentioned in the preceding chapter as independent variables, either individually or jointly, on the incidence of bank NPLs conventional and Islamic banks NPF study was conducted in a natural environment with the current organization of work normal and minimum intervention from the research, as well as a research field. Data were collected only once, or cross-sectional (one short), and a perception officials credit/financing of the studied variables. By using the research instruments are valid and reliable as the results of a pilot, much less research carried out within 4 (four) months of the 2009/2010 academic year, starting from May 2010 until end of August 2010. Determine which institutions will be targeted research. However, because the numbers of Islamic banks/UUS only amounted to 28, the conventional banks are selected also totaled 28 of 128 clustered using the purposive sampling method. Determine which parts will be subjected to the object of research, and elected officials are in marketing, risk management, remedial and senior officials from each bank. Determining the amount of the sample population, which is about 224 people, of section referred to above, based on simple random sampling technique.
Instrument pilot studies have been carried out in Odd Semester Academic Year 2009/2010, the office of the Central Bank and Bank Muamalat Agro Bank in Jakarta. After the test result data of each variable research instruments were collected, tested the validity and reliability, in order to ensure that every item question was valid and reliable. Testing Instruments outcome data for each variable research carried out as follows:

1. Test the validity of using the criterion $r \geq 0.30$ Kerlinger. The test is then performed to a valid question, but aside questions that are not valid, using Bronsteed Alpha test, which if: the value of alpha if item deleted $> 0.3000$ then the population is valid, or vice versa (Nunnaly, 1964:65).

2. The test done by removing the items that are otherwise not valid questions, so that will be obtained after the Alpha test reliability $> 0.60$. the result is items questions are valid, reliable and consistent.

Methods of data collection conducted by distributing questionnaires directly to the officials referred to above. First, process the raw data from the research results using descriptive statistics, with a variety of statistical measures. Before preparing the multiple regression, all the classical assumptions will be met. Second, do the testing requirements analysis through testing normality, with the parameters Kolmogorov Smirnov One Sample Test, on the variables NPL (Y2), NPF (Y1), (X1 1), (X1 2), (X1 3), (X2 1), (X2 2), (X2 3), (X2 4), (X3 1), (X3 2), (X3 3), (X3 4), by comparing the test results. If Asymp. Sig. (2-trailed) $> 0.05$, then the distribution of normally distributed data, analysis and testing requirements can be continued or vice versa. After the test for normality, homogeneity test conducted using the Leven Test Statistic. Third, to test the hypothesis begins by constructing a hypothesis test differences using ANOVA Table, and then tested its significance, using the Test-F. This is a significant difference test, when F-count greater than F-table, using the SPSS program (Statistical Product and Service Solutions) version 16.0 and Minitab Version 10.0. Fourth, the decision whether the hypothesis is accepted or rejected, based on the above analysis.

RESULTS AND DISCUSSION

Based on hypothesis testing using correlation analysis/regression, it can be argued that all the independent variables or a combination of X and a negative effect on the variable Y1 and Y2 variable, with more significant figures for Islamic banks (95% confidence level). Conclusion the results of hypothesis testing is to receive the entire Ha, and here are some examples of the calculations in question. There effect of ability and knowledge of credit/credit knowledge and Skills (X11) against non-performing Finance/NPF on Islamic Banking (Y1).

a. Indicate Regression Testing.

F-count (23.838) $> F$-table (0.05 (doff (1.103) (3.94)), with a significant level (0.000) $<0.05$, so it can be concluded that the regression equation $Y1 = 55.853 + 0.345 X11$ is significant, and the equation regression assessed having mean.
b. Correlation Coefficient
   From the results obtained by calculating the correlation coefficient between (X11) Cosmos, NPF (Y1) = -0.434, which means a less strong negative influence between the (X11) to the NPF (Y1).

   There Effect of Ability and Knowledge of Credit/Credit Knowledge and Skills (X11) against non-performing loans/NPL on Conventional Bank (Y2).
   a. Indicate Regression Testing
      F-count (7.906) > F table (0.05 (doff (1.105) (3:08), with a significant level (0.004) < 0.05, so it can be concluded that the regression equation Y2 = 57.778 to 0.722 X11 is significant, and regression equations have assessed Indication.
   b. Correlation Coefficient
      From the results obtained by calculating the correlation coefficient between (X11) The NPL (Y2) = -0.086, which indicates there is a negative influence and weak between (X11) The NPL (Y2).

   There is a difference between Ability and Knowledge Effect of Credit/Credit Knowledge and Skills (X11) against non-performing Finance/NPF at Islamic Bank (Y1), with the Ability and Knowledge of Credit/Credit Knowledge and Skills (X ¬ 11) against non-performing loans/NPL at conventional banks (Y2). This hypothesis was tested by comparison of hypothetical possibilities were I with Hypothesis II, and conclude there is a very significant difference in effect between the effect of (X11) to the NPF (Y1), with the influence of (X11) of the NPL (Y2), viewed from the following calculation:
      Correlation coefficient: -0.434 > -0.086
      F-count: 23.838 > 7.906

   There is a difference between the influence of independent variables to the NPF (Y1), with all variables independent of (Y2).
   This hypothesis was tested by comparing the hypothesis with the hypothesis IVM IV and conclude there is a very significant difference between the effect of independent variables over the whole of (Y1), with all the independent variables of (Y2), based on the following calculation:
   - The correlation coefficient: -0.886 > -0.804
   - The average value of NPF or Y1 = 55.469 < average value of the NPL or Y ¬ 2 = 74.745, so the difference in average of 19.276.
   - Contribute to the variation of independent variables Y1, by 78% and 22% are influenced by other factors. Contribution of independent variables on the variable Y2 for 64.6% and 35.4% are influenced by other factors that affect Islamic banks that are smaller than the conventional banks.
CONCLUSIONS

Research conclusion:
1. This study has shown the influence of eleven internal management factors on the incidence of NPLs conventional banks and Islamic banks NPF.
2. This study has also shown that there are significant differences between the effects of internal management factors, either individually or combined better against NPF Islamic banks, compared with the influence of the factors the same for conventional bank NPLs.
3. The effect is better because the substance of the scope and application of each factor of the internal management is better, individually and combined, the Islamic banks as compared to conventional banks, resulting in the NPF Islamic bank is lower than conventional bank NPLs.
4. Differences influence and a better application of Islamic banks is due, both in theory and practice, sharia principles inherent in the system and the implementation of Islamic banking, which refers to the provisions contained in the Qur’an and the Hadith of the Prophet SAW. The provision is not only applied in the provision of financing under the contract, the contract provided, but also used as a reference in at least behave in the work environment at the bank, through a culture of shame, if not in line with the impressions of “sharia”.

Managerial Implications
1. It could be argued that God created the system required by people in the world, including Islamic financing system. However, how the system is used or useful is determined by the man himself. It really depends on the development of thinking and application of the essential elements of that system by the perpetrators.
2. Each factor of the internal management of the effect was greater in Islamic banks is that the idea behind the principle of unity, which basically refers to the existence of God Almighty, the All-Knowing and Almighty, and the Witness what is done by humans. With these principles of monotheism and attached to the system and the label “Islamic”, people would feel embarrassed to do something or act that is considered deviant or distorted or not in accordance with the meaning of the word “sharia”. In addition, they realize that whatever the Lord testified against his decision and how he behaves, where the environment will always be concerned and questioned whether he did it was in accordance with the meaning of “sharia”. The existence of this shame can establish by example that can be given by the supreme leader of the bank, as a moral leader should have higher levels of morality for the environment led banks.
3. As described by Adam Smith indirectly, the affairs of the business/enterprise can not be separated from questions of morality. Particularly in the field of credit/financing, making credit/financing, making credit/financing is a moral decision, and must be done carefully, with due regard to rules and regulations, and consider the interests of the owners of the fund as a major stakeholder. Because it also involves the individual conscience and belief, the breaker credit/financing must have sufficient elements of spirituality, which is defined as the faith and devotion to God Almighty. People can be encouraged to do the best job possible for the
bank and make decisions that do not harm the stakeholders in question, both in short and long term. Thus, decisions that do not envelop the interests of other parties, such as a bank owner, or by the prospective borrower, the bank set aside interests and/or its stakeholders.

4. In order to produce optimal benefit in suppressing the emergence of the NPL/NPF as low as possible, the implementation of all internal management factors should be performed simultaneously, whole and integrated.

Policy Implications

1. For Islamic banks, it is advisable to strengthen understanding and enlightenment of the underlying spirit formally, consistently and continuously so as to strengthen the application of the label “Islamic” in the implementation of the everyday worker both in the work environment within the bank, as well as in everyday life the day the staff and employees.

2. Morality of the supreme leader, the directors and the commissioners in particular, and bankers generally, is one element that is crucial in applying simultaneous whole internal management factors in question. Because banks have a social and moral responsibility is so great against the owners of the funds in particular, and the public generally, it is necessary it is recommended that elements of morality and spirituality of prospective directors and the commissioner of banks, both conventional first Islamic bank, as the elements that need to be assessed in process fit and proper test.

3. In order to minimize or prevent the occurrence of NPF, Islamic banks/UUS advised to maintain or enhance the implementation of all the factors of management referred to above in the process of granting and supervision of financing by the officials associated with the financing simultaneously.

4. To prevent or minimize the occurrence of NPLs at the conventional banks, are advised to perform elements of spiritual enlightenment/morality is consistently so that it can be understood and internalized by the bank employees, implement a culture of shame coupled with the implementation of reward and penalty system that is more firm and clear, while increasing application of internal management of each factor is intact.

Opportunities for the next study: other factors that are not disclosed in this study, and make sure the difference influence of Islamic banking system on the incidence of NPF, with the influence of the application of the factors referred to as a result of the performance of the culprit.

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