The Influence of External Factors, Customer Character, Duration, and Credit Management Ability on Non-Performing Multipurpose Loans

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ABSTRACT

The background to this research is the problem of the number of customers who are in arrears or fail to pay their loans. The debtor fails to carry out its obligations. This research aims to test and determine the influence of external factors, customer character, time period, ability to manage credit on problematic multipurpose loans at BPR Muria Harta Nusantara Cileunyi. The type of research used by the author in this research is quantitative with an associative approach using data collection techniques in the form of observation, interviews, literature studies and questionnaires. The objects of this research are all multipurpose credit customers. The number of respondents in this study was 59 respondents. The results of the study showed that External Factors had a significant effect on Non-Performing Multipurpose Loans by 56%, there was a significant influence that Customer Character had a significant effect on Non-Performing Multipurpose Loans by 59.6%, there was a significant influence that the Term had a significant effect on the Multipurpose Loans that Problematic of 52.5%, there was a significant influence that the Ability to Manage Credit had a significant effect on Non-Performing Multipurpose Loans by 51.4% and simultaneously there was a significant influence between External Factors, Customer Character, Duration, Credit Management Ability on Non-Performing Multipurpose Loans at BPR Muria Harta Nusantara Cileunyi by 71%.

Keywords : Ability to Manage Credit; Customer Character; External Factors; Non-Performing Loans; Time Period.

INTRODUCTION

Currently, the pace of change is accelerating rapidly, and various business sectors are also developing in line with the times, where they strive to maintain their existence, such as the industrial sector, trade sector, and banking sector [1]. There are several factors related to the decline in Indonesia's economic growth. This is not surprising

because economic growth does not only occur in one industry but also across various sectors. In addition, several other aspects or fields are also involved in the economic issues of Indonesia, such as social-political aspects, national security aspects, and various other aspects [2].

BPR is a financial institution that is part of the Indonesian financial system. The financial system is defined as a system of financial institutions whose activities collect funds from the public [3]. Financial institutions have become the lifeblood of a country's economy [4]. However, almost all financial institutions that provide credit financing services, both banks and non-banks, face the same problem, namely non-performing loans, although several preventive measures have been taken to minimize non-performing loans so as to minimize the impact of losses caused to financial institutions. Financial institutions must realize that non-performing loans if they arise can be fatal, there is no other option but to prevent the occurrence of non-performing loans or at least carry out preventive techniques to minimize non-performing loans, so it is necessary to carry out good techniques in dealing with non-performing loans. Both internal and external parties [5].

The following are the data obtained from BPR Muria Harta Nusantara (MHN) regarding the data on the number of consumers who experience non-performing loans in Multipurpose Loans, which can be seen in the following table:

Table 1. Data Jumlah Nasabah Kredit Multiguna Bermasalah di BPR Muria Harta Nusantara Tahun 2019-2023

No.	Tahun	Jumlah Nasabah	Persentase (%)
1	2019	107	-
2	2020	154	43,92 %
3	2021	135	-12,33 %
4	2022	137	1,48 %
5	2023	143	4,37 %

Sumber : BPR Muria Harta Nusantara 2023

From table 1, it can be seen that in 2020 the number of non-performing multipurpose credit customers was 154 customers, then in 2021 there was a decrease in the number of non-performing multipurpose credit customers to 135 customers, but in 2022 there was an increase in the number of customers to 137 customers, in 2023 there was an increase of 143 customers.

Non-performing loans or bad loans are caused by various factors, both internal factors and unstable customer income, as well as external factors, including the environment in which it is established and conditions that are less cooperative [6]. External factors are factors that come from within a person or individual and usually appear in the form of attitudes and characteristics of the person. External factors affect non-performing loans [7]. The next factor that affects a customer's personality is his or her personality or personality. The customer's personality refers to the quality and character of the person being evaluated. Therefore, the personality and characteristics of customers can be determined based on background, occupation, personality, and others [7]. This period is the period of time given by the bank to the debtor to pay off the principal or interest of the loan [8]. The last factor that can affect your credit management ability is your ability to manage your business after receiving credit funds

from your bank. Credit management ability has a significant influence on non-performing loans [9].

METHOD

The type of research used by the author in this study is quantitative with an associative approach. Associative research is a method to determine the influence or relationship between two or more variables [10]. The data used in this study is primary data. The primary data used in this study was obtained from customer responses to non-performing multipurpose loans.

The population in this study is all Non-Performing Multipurpose Credit customers at BPR Muria Harta Nusantara in 2023 which totals 143 customers. In this study, the number of samples was determined using the Slovin formula quoted by Sanusi [12].

$$n = \frac{N}{1 + N(e^2)}$$

Keterangan :
n : Jumlah Sampel
N : Jumlah Populasi
e : Batas toleransi kesalaha 10%

RESULTS AND DISCUSSION
The Influence of External Factors on Problematic Multipurpose Loans at BPR Muria Harta Nusantara Cileunyi

The results of the reliability test on cronbach's alpha for the External Factor variable of 0.717 means that it is reliable including high reliability. Meanwhile, the Non-Performing Multipurpose Credit variable of 0.661 means reliable and includes adequate/moderate reliability. The results of the determination coefficient analysis are:

Tabel 2. Analisis Koefisien Determinasi

Model Summary^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.748ª	.560	.552	3.256
a. Predictors: (Constant), Faktor Eksternal				
b. Dependent Variable: Kredit Multiguna yang Bermasalah				

Based on table 2, it shows the results of the analysis of the determination coefficient (R^2) of 0.560 or 56%. This shows that the influence of the External Factor variable on Non-Performing Multipurpose Loans is 56%. While the results of the t-test are:

Tabel 3. Uji t

		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	-14.451	5.660		-2.553	.013
	Faktor Eksternal	1.696	.199	.748	8.512	.000
a. Dependent Variable: Kredit Multiguna yang Bermasalah						

Based on table 3, it can be seen that the t_hitung is 8,512 > 1,672 t_tabel with a significant value of 0.000 < 0.1, then it can be concluded that h_0 is rejected and h_1diterima, meaning that External Factors have a significant effect on Non-Performing Multipurpose Loans at BPR MHN Cileunyi.

The Influence of Customer Character on Non-Performing Multipurpose Loans at BPR Muria Harta Nusantara Cileunyi

The results of the reliability test on cronbach's alpha for the Customer Character variable are 0.666, meaning that reliability includes sufficient/moderate reliability. The results of the determination coefficient analysis are:

Tabel 4. Analisis Koefisien Determinasi

Model Summary[b]				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.772[a]	.596	.589	2.872
a. Predictors: (Constant), X2				
b. Dependent Variable: Y				

Based on table 4, it shows the results of the determination coefficient analysis (R^2) of 0.596 or 59.6%. This shows that the influence of the Customer Character variable on Non-Performing Multipurpose Loans is 59.6%. While the results of the t-test are:

Tabel 5. Uji t

		Unstandardized Coefficients		Standardized Coefficients		
	Model	B	Std. Error	Beta	T	Sig.
1	(Constant)	3.917	3.006		1.303	.198
	Karakter Nasabah	.906	.099	.772	9.166	.000
a. Dependent Variable: Y						

Based on table 5, it can be seen that the t_hitung is 9,166 > 1,672 with a significant value of 0.000 < 0.1, it can be concluded that h_0 is rejected and h_1diterima, meaning

that the Customer's character has a significant effect on the Non-Performing Multipurpose Credit at BPR MHN Cileunyi.

Effect of Term on Non-Performing Multipurpose Loans at BPR Muria Harta Nusantara Cileunyi

The results of the reliability test on cronbach's alpha for the Time Period variable of 0.743 mean that it is reliable including high reliability. The results of the determination coefficient analysis are:

Tabel 6. Analisis Koefisien Determinasi

Model Summary[b]				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.725[a]	.525	.517	3.382
a. Predictors: (Constant), X3				
b. Dependent Variable: Y				

Based on table 6, it shows the results of the determination coefficient analysis (R^2) of 0.525 or 52.5%. This shows that the influence of the Term variable Time to Non-Performing Multipurpose Loans by 52.5%. While the results of the t-test are:

Tabel 7. Uji t

Coefficients[a]						
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	-4.074	4.766		-.855	.396
	X3	1.380	.174	.725	7.937	.000
a. Dependent Variable: Y						

Based on table 7, it can be seen that the t_hitung is 7,937 > 1,672 t_tabel with a significant value of 0.000 < 0.1, then it can be concluded that the h_0 is rejected and h_1diterima, meaning that the Term has a significant effect on the Non-Performing Multipurpose Loans at BPR MHN Cileunyi.

The Effect of Credit Management Ability on Non-Performing Multipurpose Loans at BPR Muria Harta Nusantara Cileunyi

The results of the reliability test on cronbach's alpha for the Credit Management Ability variable of 0.725 mean that it is reliable including high reliability. The results of the determination coefficient analysis are:

Tabel 8. Analisis Koefisien Determinasi

Model Summaryᵇ				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.717ᵃ	.514	.506	3.420
a. Predictors: (Constant), X4				
b. Dependent Variable: Y				

Based on table 8, it shows the results of the determination coefficient (R^2) analysis of 0.514 or 51.4%. This shows that the influence of the Credit Management Ability variable on Non-Performing Multipurpose Loans is 52.5%. The results of the t test are:

Tabel 9. Uji t

Coefficientsᵃ					
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	T	Sig.
1	(Constant)	1.638	4.137		.396	.694
	X4	.942	.121	.717	7.769	.000
a. Dependent Variable: Y						

Based on table 9, it can be seen that the t_hitung is 7,769 > 1,672 t_tabel with a significant value of 0.000 < 0.1, then it can be concluded that h_0 is rejected and h_1diterima, meaning that the Ability to Manage Credit has a significant effect on Non-Performing Multipurpose Loans at BPR MHN Cileunyi. The results of the t test are:

The Influence of External Factors, Customer Character, Duration, Credit Management Ability on Non-Performing Multipurpose Loans at BPR Muria Harta Nusantara Cileunyi

The results of the multiple correlation analysis are:

Tabel 10. Analisis Korelasi Berganda

Model Summaryᵇ									
						Change Statistics			
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change
1	.843ᵃ	.710	.689	2.713	.710	33.114	4	54	.000
a. Predictors: (Constant), X4, X2, X3, X1									
b. Dependent Variable: Y									

Based on table 10, it can be seen that the R value is 0.843, meaning that there is a very strong relationship between External Factors, Customer Character, Duration, Ability to Manage Loans simultaneously to Non-Performing Multipurpose Loans at BPR Muria Harta Nusantara Cileunyi. Meanwhile, the results of multiple regression analysis are:

Tabel 11. Analisis Regresi Berganda

		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	26.611	5.803		4.586	.000
	X1	.506	.161	.271	3.143	.003
	X2	.230	.104	.168	2.216	.031
	X3	.773	.155	.411	4.983	.000
	X4	.550	.110	.409	5.024	.000
a. Dependent Variable: Y						

Based on table 11, a model of multiple regression equations can be made which is written as follows:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4$$
$$Y = 26{,}611 + 0{,}506X_1 + 0{,}230X_2 + 0{,}773X_3 + 0{,}550X_4$$

The results of the determination coefficient analysis are:

Tabel 12. Analisis Koefisien Determinasi

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.843[a]	.710	.689	2.713
a. Predictors: (Constant), X4, X2, X3, X1				
b. Dependent Variable: Y				

Based on table 12, it can be known that the coefficient value of determination (R^2) is shown to be 0.710 or 71%. This shows that the influence of external factors, customer character, term, and ability to manage credit on non-performing multipurpose loans is 71% and other variables that are not studied by 29% are influenced by other factors that are not studied. The results of the F test are as follows:

Tabel 13. Uji F

ANOVA[b]

	Model	Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	974.818	4	243.704	33.114	.000[a]
	Residual	397.420	54	7.360		
	Total	1372.237	58			
a. Predictors: (Constant), X4, X2, X3, X1						
b. Dependent Variable: Y						

Based on table 13, it shows that the F_hitung value is 33.114 with a sizifikansi value of 0.000 < 0.1. Because the significance level is less than 0.1, it H_0 rejected and H_1 accepted with a F_hitung > F_tabel of 33.114 > 2.54 So it can be concluded that External Factors, Customer Character, Time Period, Ability to Manage Credit simultaneously have a significant effect on Non-Performing Multipurpose Loans at BPR Muria Harta Nusantara Cileunyi.

CONCLUSION

Based on the results of research and data analysis conducted by the researcher regarding the Influence of External Factors, Customer Character, Duration, Ability to Manage Credit on Non-Performing Multipurpose Loans at BPR Muria Harta Nusantara Cileunyi, it can be concluded that External Factors have a significant effect on Non-Performing Multipurpose Loans with a determination coefficient value of 56%, Customer Character has a significant effect on Non-Performing Multipurpose Loans with a value of determination coefficient of 59.6%, Term has a significant effect on Non-Performing Multipurpose Loans with a determination coefficient value of 52.5%, Ability to Manage Credit has a significant effect on Non-Performing Multipurpose Loans with a determination coefficient value of 51.4%, and the Influence of External Factors, Customer Character, Term Period, and Ability to Manage Credit simultaneously had a significant effect on Non-Performing Multipurpose Loans with a determination coefficient value of 71%.

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