Study of the Influence of Credit Giving at PT. BPR Cita Dewi Karanganyar

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Keywords   : System internal control, capacity, quality credit, loan interest rate, gift credit.

Abstract   : *The purpose of this study is to determine the internal control system, capacity, credit quality, and loan interest rates have an influence on credit giving at PT BPR Cita Dewi Karanganyar. By using primary data, obtained using quantitative statistical methods and data collection techniques using questionnaires. The total sample used in this study was 37 respondents using the saturated sampling method. This study uses multiple linear regression analysis to explain that the internal control system, capacity, and credit quality have a significant positive effect on credit giving, but loan interest rates do not affect credit giving.*

1 INTRODUCTION

Credit considered Thing most important in banking, because credit source main income at a time risk biggest for banks. Credit it means assets productive that gives income main. Increase proportion credit origin loan, then total investment mastery bank institutions will also increase. BPR is one of the financial forums known by the residents , PT. BPR Cita Dewi Karanganyar is institution financial sector engaged in banking activities store and distribute funds originating from and for community that provides various product service for raise public money with hope services provided capable interesting customer for keep the money in form stash or savings futures that are after it is by PT. BPR Cita Dewi Karanganyar distributed return in the form of loan for public good for destination productive nor consumptive. Redistribution of funds by PT. BPR Cita Dewi Karanganyar for public that is through gift credit that has been agreed. For give credit, the bank must consider system control internal, capacity, quality credit, and interest flower loans that have been set. In sector banking attitude caution showed from system adequate internal control, so that could provide optimum contribution, plus with evaluation 5C principles in particular capacity bank able consider gift credit to customer. In provide bank funds required reduce risk, amount activity complex banking is one of them that is credit problematic. For determine is credit problem possibility will happen, the bank is seen from quality the credit. Besides that, the bank can set ethnic group flower a loan that must paid return use tree credit in accordance with period specified time.

Government keep going provide the KUR program for UMKM, the goal new government has set the previous KUR target IDR 253 trillion Becomes IDR 285 trillion (Jannah, 2021) . At the time of PPKM, Bank Indonesia estimated that will experience enhancement bank performance by 5 percent to 7 percent by the end of 2021, according to statistics from May 2021 (Ismoyo, 2021) . During month January Until September 2021, BPR and BPRS assets grow 8.9% if compared to with same period year previously (year on year/ yoy), credit giving increased by 4.33 percent (yoy) (Olivia, 2021) . Pandemic covid-19 influence credit banking that makes ratio credit problem soar because troubled debtors pay credit keep going increase. High NPL figures could influence bank policy in give credit, because the bank is fixed give credit moment high NPL numbers means the bank including risk taken. Bank Indonesia as the banking regulator in Indonesia has issued Bank Indonesia Circular No. 6/23/DPNP dated 31 May 2004 which stipulates limit the maximum NPL is 5% (Seleky, 2018) . Based on report publication quarterly first year 2021 month March PT. BPR Cita Dewi Karanganyar recorded NPL of

11.05%, on the report publication quarterly second year 2021 month June NPL experienced increase namely at 13.76% and in the report publication quarterly third year 2021 in September the NPL figure experienced drop that is at 12.52 %. From report publication quarterly 2021 at PT. BPR Cita Dewi Karanganyar NPL figures experienced increase and decrease in 2021 and the highest NPL figure occurs quarterly _ second 2021 while the lowest NPL occurs quarterly _ first year 2021, p this caused because bank internal factors seen from system internal control and factors external like evaluation credit and quality credit debtor. Evaluation credit aspect current capacity pandemic covid 19 Becomes Thing most important for the bank, see from how candidate debtor manage his business from Bank Indonesia information obtained the figure of 87.5 percent of SMEs affected pandemic (Yovanda, 2021) . Loan interest rate too Becomes bank considerations in give credit, there is two type loan interest ratein banking that is loan interest rates and guarantees. Loan interest rate is reward in the form of money that must be paid by the borrower of funds based on tree credit in accordance date due. Whereas ethnic group flower guarantee loan is ethnic group flower the loan originated from the given bank to saving customers or deposit the money in the bank. PT BPR Cita Dewi Karanganyar set ethnic group flower guarantee loan by 6% for 30 September 2021 to 29 January 2022 period.

Study (Sari et al., 2019) environment control as well as activity monitoring explain results have influence negative significant, but influential significant positive is evaluation risk, information and communication as well as activity control on effectiveness gift bank credit. Study (Anggraeni, 2021) with system internal control affects the effectiveness gift credit. Study (Darsono, 2017) results the research show capacity have influence significant to gift credit. Study (Cahyaningtyas & Darmawan, 2019) result show capacity no take effect to gift credit. Study (Oka et al., 2015) quality credit there is influence positive and significant to decision gift credit. Different with study (Tirtawati et al., 2019) quality credit result affected to decision gift credit. Study (Rifai, 2021) Research results showing loan interest rate no take effect on total distribution credit. Different with study (Daryanti & Nursah, 2018) results the research show loan interest rate have influence positive for big total gift credit. Study this goal for give information to inhabitant about gift credit and knowledge required banking for avoid credit not collectible. Research at PT. BPR Cita Dewi Karanganyar aim for knowing system internal control has influence to gift credit, know capacity take effect to gift credit, know credit quality there is influence to gift credit, and know loan interest rate effect on credit giving. Result of study expected for Becomes guidelines for researcher others, especially those who research Thing this. Based on description above, title study is "Study of the Influence of Credit in PT BPR Cita Dewi Karanganyar".

2   LITERATURE REVIEW

Grand Theory

Grand theory used in study this is Stewardship Theory. originator Stewardship theory, namely Donaldson and Davis (1991), theory this explain about manager as (steward) overrules interest personal for reach destination organization and action in accordance with desire owner as (principal), (Budiasih, 2015). With tree discussion on research this theory stewardship is considered could explain that the bank (steward) in manage the bank will rule out interest personal them and maximize performance for reach bank goals. Likewise in thing gift credit, customer as given steward trust by the bank as principal for manage part of the funds provided by the bank, will attempted as much as possible for return loan funds.

Credit

Credit is fund owner distributes the funds for those who need funds, for base trust from the owner of the disbursement of funds the funds to users of funds (Ismail, 2010, p. 94).

Credit Giving

Credit giving is activity main risk bank as well as can influence health and survival bank business and must base on the principles credit (Chosyali & Sartono, 2019). Giving basis credit that is trust, which means that giver loan (creditor) trusts the borrower (debtor) that paid loan will paid off in accordance agreement (Karmila, 2010, p. 2).

System Internal Control (SPI)

System internal control is protected company assets from all abuse, ensure availability information correct accounting for company, comply all guidelines regulations / law and administration, or all employees. (Herry, 2014, p. 12). The committee of sponsoring organization (COSO, 2013) document in (Primagama et al., 2018) explain if system effective internal control has five elements main:

a) Environment control (control environment), is create qualification control on the agency for motivated perception element agency control.

b) Evaluation risk (risk assessment), namely: introduction, description as well as management risk agency which regarding use making information financial sync as well as use basic role standard.

c) Activity control activities, namely: did mechanism as well as strategies for convey certainty that indication designed by administration implemented.

d) Information and communication, is method designed accounting will recognize, clarify, investigate, store as well as disclose transaction one entity, implement obligation riches and entity debt that.

e) Monitoring, meaning system controller nor inspection by periodically about ability system internal control.

Capacity

Capacity is ability customer seen by sector business which bond education, capacity in understand stipulations government, as well as ability to run his business (Hery, 2019, p. 44).

Quality Credit

Quality credit is credit decent quality _ given or worthy distributed to minimize risk credit not collectible, or in other words quality credit is evaluation from the bank for customer with guidelines payment (Manurung, 2020) . Element main in determine quality credit that is time payment interest, payment installments, or repayment tree loan and get classified as following (Supheni, 2019):

a) Credit Smooth, if no there is payment installment credit tree as well as interest in arrears, then including to in credit smoothly.

b) In Attention Special, happened when payment principal debt and flower for 1-90 days so credit belong to in attention special.

c) Substandard, if principal debt payment credit and interest recorded arrears for 90 – 180 days so that credit including in not enough smoothly.

d) Doubtful, if there is arrears payment tree credit as well as flower for 180 – 270 days so classified doubtful.

e) Jam, if recorded there is arrears payment credit installment tree as well as flower During more of 270 days.

Loan Interest Rate

In banking there is two type ethnic group flower, that is loan interest rates and rates flower guarantee. Loan interest rate is rewarding the amount of money paid by the user to whom the funds were lent. Loan interest that is income the largest bank received (Mariam, 2021). Ethnic group flower guarantee is reply service for customers who save the money in the bank. Guarantee interest is must flower _ paid by the bank to the customer on service demand deposit, interest savings and interest deposit (Rompas, 2018).

Research Gap

Sari et al. (2019) do research at Bank Lampung concluded occur influence negative significant on the environment control as well as activity monitoring, but there is influence significant on the assessment risk, information & communication as well as activity control to gift credit. (Syamsiah, 2020) in the research system internal control influence positive as well as significant on credit giving. (Manurung, 2020) Research results at PT BRI Unit Siborong-borong show the 5C aspect has influence positive (real) over gift credit. Widyastuti (2020) conclude character, collateral, condition of economy affected positive significant on gift credit, but no

there is influence from capacity, capital to gift credit. (Oka et al., 2015) gift credit influenced positive and significant by quality credit. (Tirtawati et al., 2019) on the result gift credit influenced by quality credit. (Khotimah, 2017) Research results showing loan interest rate take effect negative significant on gift credit. (Daryanti & Nursah, 2018) result show loan interest rate take effect positive on total amount of gift credit.
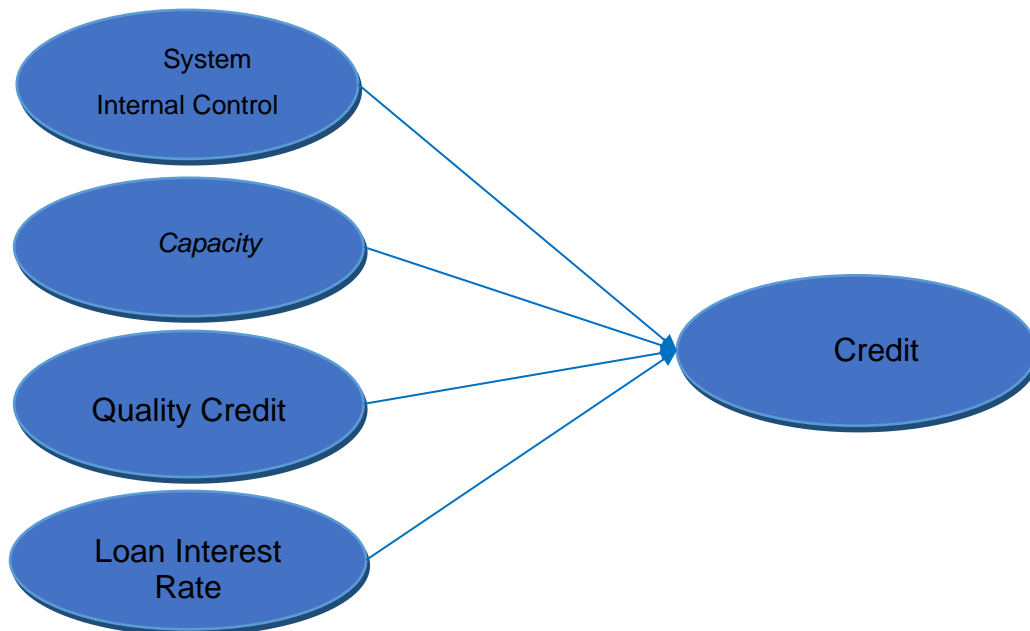
Framework

Figure 1. Research Framework

Hypothesis:
- H1: System Internal Control (SPI) has an effect on the provision of credit at PT. BPR Cita Dewi Karanganyar.
- H2: Capacity effect on credit giving at PT. BPR Cita Dewi Karanganyar.
- H3: Quality credit have influence on credit giving at PT. BPR Cita Dewi Karanganyar.
- H4: Loan interest rate effect on credit giving at PT. BPR Cita Dewi Karanganyar.

3   RESEARCH METHOD

Object study this is PT. BPR Cita Dewi Karanganyar, the type of data used used namely primary data, which means that data is obtained live from object study with method observing and taking notes through interviews and questionnaires (Supriyanto et al., 2017). For obtain data on respondents who will researched, then use technique data collection in the form of questionnaire. with scale used for count Mark variable free on research this that is use scale likert. Employees at PT BPR Cita Dewi Karanganyar as many as 37 employees, consisting of from 1 office headquarters and 3 cash offices, which will used as population in study this. Taking sample use technique saturation sampling, that is all member population made sample (Rai & Purnawati, 2017). On research this use method quantitative is type research that produces discoveries that can obtained use procedures statistics or other way of measurement (Ruswaji et al., 2018). Data analysis techniques used namely multiple linear regression test with using the SPSS (Statistical Package for Social Science) version 21 program with multiple linear regression techniques.

4 FINDINGS AND DISCUSSION

Validity Test

In study this for test valid or whether or not question that is with method compare value of r count using validity test. If r table < r count could say question it is valid. Otherwise, if r table > r count could say question invalid. Under this is results each validity test questionnaire:

Table 1. Validation Test

Variables	Item	Validity
SPI	5	Valid
Capacity	5	Valid
Quality credit	5	Valid
Loan Interest Rate	5	Valid
Credit givings	5	Valid

View from table 1 each question item number, with number r table smaller from number r count of 0.274, variable SPI, *capacity*, quality credit, rate flower loanand gift credit so is said to be valid, so can conducted processing next.

Reliability Test

Reliability test value variable system internal control, *capacity*, quality credit , rate flower loans , and credit giving seen in the table as following :

Table 2. Reliability Test

Variable	Cronbach's Alpha	Information
SPI	0.778	Reliable
Capacity	0.915	Reliable
Quality Credits	0.888	Reliable
Loan Interest Rate	0.742	Reliable
Credit giving	0.720	Reliable

Based on table 2 can see that SPI, *capacity*, quality credit, rate flower loans and grants credit Mark *cronbach's alpha* shows bigger of 0.7 (Ghozali, 2016:48). So the overall reliability test variable show reliable.

Normality Test

The non-parametric Kolmogorov-Smirnov (KS) test was used in this study, with normal criteria shown in Asym.Sig.(2-tailed) where the data distribution is said to be normally distributed if sig> 0.05 and vice versa if sig <0.05 that the test normality is said to be not normally distributed. The results are shown in table 3:

Table 3. Normality Test

	Unstandardized Residual
N	37
Kolmogorov-Smirnov Z	.645
Asymp. Sig. (2-tailed)	.800

Asymp.Sig value. (2-tailed) in the One-Sample Kolmogorov-Smirnov Test table, it is 0.800 > 0.05 that the data is normally distributed.

Heteroscedasticity Test

It can be said to be homoscedasticity if there is a similarity of variance between one observation and another, and it is said to be heteroscedasticity if the variance is different. A study if it shows homoscedasticity or there is no heteroscedasticity, this means that the regression model is good. In this study, the heteroscedasticity test used was the Glejser method with the following results:

Table 4. Heteroscedasticity Test

Model	Sig.
SPI	430
Capacity	768
Quality credit	496
Loan Interest Rate	338

The significance value of all independent variables has a value of 0.05 so that there are no symptoms of heteroscedasticity.

Multicollinearity Test

To find out whether there is a relationship between the independent variables in the regression model, this study uses a multicollinearity test. Judging from the value of VIF (Variance Inflation Factor) and Tolerance. Results that have a VIF of less than 10 and a tolerance value of more than 0.10 indicate a regression model that is free from multicollinearity, the results obtained are below:

Table 5. Multicollinearity Test

Model	Collinearity Statistics	
	Tolerance	VIF
SPI	.486	2.057
Capacity	.575	1.738
Quality credit	.509	1.966
Loan Interest Rate	.981	1.020

The result of VIF < 10 and Tolerance > 0.10 on all independent variables means that multicollinearity does not occur.

Multiple Linear Regression

System internal control, *capacity,* quality credit, as well loan interest rate to gift credit calculated with multiple linear regression result like below:

Table 6. Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.284	3,721		.076	.940
SPI	.378	.172	.296	2,192	.036
Capacity	.205	.079	.323	2,605	.014
Quality Credits	.363	.132	.363	2,749	.010
Loan Interest Rate	.062	.129	.046	.481	.634

Equality multiple linear regression seen from coefficient regression in column B (Beta) Unstandardized Coefficients, namely:

$$Y = 0{,}284 + 0{,}378\ X_1 + 0{,}205\ X_2 + 0{,}363\ X_3 + 0{,}062\ X_4 + e$$

Constant number shows 0.284 means if SPI, *capacity*, quality credit, and interest flower loan show number zero that gift credit the number is 0.284. Coefficient B_1 system internal control as much as 0.378 means if system internal control increased by one unit, up to gift credit will increase as much as 0.378 units. Coefficient B_2 *capacity* as much as 0.205 means if *capacity* increase one unit so that gift credit follows increase unit as much as 0.205. Coefficient B_3 quality credit as much as 0.363 means quality credit if it goes up one unit to gift credit will increase unit as much as 0.363. The coefficient of B_4 as much as 0.062 means when one goes up unit loan interest rate to gift credit so will increase unit as much as 0.062.

Partial Test

To find out the results of the t test can be observed in the Coefficient table. If the table shows that the significance value is smaller (Sig) <0.05, the hypothesis is accepted.

Table 7. Hypothesis Test

No	Variables	t-value	Sig
1	SPI	2,192	.036
2	Capacity	2,605	.014
3	Quality Credits	2,749	.010
4	Loan Interest Rate	.481	.634

View from table 7 if sig 0.036 > 0.05. So that concluded that variable system internal control (X1) has influence positive significant on credit giving (Y) as well as hypothesis first (H1) is accepted. *Capacity* is obtained sig value 0.014 < 0.05 the conclusion variable *capacity* (X2) has influence positive significant on gift credit (Y) so that hypothesis second (H2) in the study this accepted. Quality credits got sig value 0.010 < 0.05 get conclusion if variable quality credit (X3) effect positive significant on gift credit (Y), then hypothesis third (H3) research accepted. Loan interest rate bright show sig number 0.634 > 0.05. So concluded loan interest rate (X4) no there is influence on credit giving (Y) and hypothesis fourth (H4) is rejected.

Coefficient of Determination (R2)

Table 8. Model Summary

Model	R Square	Adjusted R Square	Std. Error of the Estimate
1	.717	.681	1,881

Based on table coefficient determination seen that variable Adjust R Square number dependent as much as 0.717 or 71.7%. With thereby could explain that ability explain whole variable free X1, X2, X3, X4 on Y worth 71.7% and the rest caused from other factors of different studies.

5 CONCLUSIONS

Based on the research on the results of hypothesis testing, it can be partially concluded that the internal control system, capacity, and credit quality have a significant positive effect on credit giving. If the value of each variable of the internal control system, capacity, and credit quality increases, the benefits of providing credit will also increase. While loan interest rates have no effect on credit giving this is due to high or low loan interest rates, PT BPR Cita Dewi Karanganyar will continue to provide credit loans to debtors. For PT BPR Cita Dewi Karanganyar, it is hoped that it will be able to maintain the internal control system that has been established and pay attention to the capacity and credit quality of fund users in order to minimize non-performing loans. For further research, it is recommended to multiply and change other dependent variables with estimates that they can affect credit distribution, and can develop research areas such as other banks in other districts so that they can produce mixed results.

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