



An Analysis of the Factors Influencing Non-Performing Loans at Perumda BPR Garut

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Abstract: This research was organized under the title: "An Analysis of the Factors Influencing Non-Performing Loans at Perumda BPR Garut". Reviewing the importance of controlling the non-performing loans (NPL) level in banks, this study aims to obtain data and information regarding the factors that influence non-performing loans at Perumda BPR Garut. The object of this research is Perumda BPR Garut and what is studied is related to the factors that influence non-performing loans at Perumda BPR Garut. In this research, the authors employed multiple linear regression techniques to analyze the data with questionnaires as technique to collect the data. The outcomes of the research lead to the conclusion that the factors affecting non-performing loans at Perumda BPR Garut are external factors consisting of the dimensions of the debtor's character, the debtor's business conditions and the debtor's managerial ability. So that banks need to provide guidance to customers who fall into the category of non-performing loans.

Keywords: Problem loans, Non-Performing Loans, Perumda BPR Garut

INTRODUCTION

Credit distribution to the public is conducted through loan agreements between the bank and prospective borrowers, creating a legal binding between the two parties. In society, loans have become a common financial mechanism. Individuals or business actors often require adequate capital to run their operations, which leads them to seek funding through loans from creditors or lending institutions.

Banks will only provide credit facilities to prospective customers after conducting proper credit analysis, following standard lending procedures. The credit will only be granted if the bank is confident that it will be repaid according to the agreed terms and timeframes. Failure of one or more borrowers to honor the agreements may trigger future challenges, notably an escalation in the Non-Performing Loans (NPL) ratio. If NPL exceeds 5%, it indicates a high level of credit delinquency, which can reduce a bank's interest income and overall profitability.

According to Bank Indonesia (BI), loan quality classifications are divided into five categories: (1) Current loans that perform normally without issues; (2) Special Mention loans beginning to show signs of problems and require close monitoring; (3) Substandard loans with

delayed payments, although the borrower can still repay; (4) Doubtful loans with uncertain repayment ability; and (5) Loss loans where the borrower is no longer able to repay, requiring recovery action.

Among all banking activities, lending remains the most significant and riskiest area, making credit risk a dominant concern. Therefore, credit risk must be anticipated and managed properly to maintain the bank's financial health and performance.

The following table presents data on credit distribution at Perumda BPR Garut from 2020 to 2024, based on the public report published by the Financial Services Authority (Otoritas Jasa Keuangan/OJK):

Table 1. Credit Distribution Development Data of Perumda BPR Garut

Year	Total Loans Disbursed	Total Credit Non Performing Loans	Non Performing Loan Neto (%)
2020	Rp 195.125.192.000	Rp 24.309.821.000	2,90
2021	Rp 209.618.841.000	Rp 23.539.219.000	2,75
2022	Rp 219,098,354,000	Rp 22,075,945,000	2.90
2023	Rp 266,228,376,000	Rp 26,711,120,000	3.39
2024	Rp 275,770,278,374	Rp 35,625,544,093	4.73

Source: Perumda BPR Garut Public Report (2020-2024), published on The Financial Service Authority (OJK) official website

Referring to the information displayed in Table 1, it can be concluded that the total amount of non-performing loans increased from 2020 to 2024. This indicates that some customers encountered difficulties in repaying their loans to Perumda BPR Garut. According to Liviawati et al. (2022) faound that Internal factors such as credit supervision and analysis, and external factors such as economic conditions, both significantly influence NPL in BPR. Furthermore, research by Simahatie & Inuzula (2021) found that Internal factors including analytical errors, managerial weaknesses, and poor credit procedures have a positive effect on NPLs. External factors, which include debtor characteristics, natural disasters, and macroeconomic variables such as inflation and GDP, also have a positive effect on NPL.

A brief interview with representatives from Perumda BPR Garut revealed similar findings. Internal factors include a collateral, and insufficient credit monitoring from disbursement to repayment. External factors include poor debtor character with an intention to default, declining economic conditions, and limited debtor capacity to manage their business operations. Given the context outlined above, the author is motivated to carry out a study entitled: "An Analysis of the Factors Influencing Non-Performing Loans at Perumda BPR Garut".

METHOD

Sugiyono (2021), this method is based on research involving numerical data that can be estimated using statistical methods. This study applies a descriptive approach aimed at describing the research topic or research results. Sugiyono (2021) explains that the descriptive method is intended to portray or outline the research subject based on gathered information.

The data sources used in this study are as follows: a) Primary data were obtained through the distribution of questionnaires to non-performing loan customers at Perumda BPR Garut regarding internal factors (X1), which include credit collateral and credit supervision, and external factors (X2), which include debtor character, the debtor's business conditions, and the debtor's managerial ability; b) Secondary data, sourced from non-performing loan reports available on the Financial Services Authority (OJK) website.

RESULTS AND DISCUSSION

The research data has been tested for classical assumptions, and the data has passed these tests, making it suitable for further data processing. This study involves 70 respondents,

all of whom are non-performing loan debtors at Bank Perumda Garut. Respondent characteristics are categorized by age, gender, educational background, business type, and professional experience.

Table 2. Normality Test Result

		Unstandardized Residual
N		70
Normal Parameters ^{a,b}	Mean	20.5857143
	Std. Deviation	1.48822663
Most Extreme Differences	Absolute	.097
	Positive	.077
	Negative	-.097
Test Statistic		.097
Asymp. Sig. (2-tailed)		.098 ^c

Through data analysis using the normality test and statistical formula, an Asymp. Sig. value of 0.098 was obtained, exceeding 0.05. This indicates that the data follows a normal distribution.

Multicollinearity Test

Multicollinearity is assessed by examining Tolerance and VIF values, with a model being considered free of such issues if the Tolerance value exceeds 0.05 and the VIF value is below 10.

Table 3. Multicollinearity Test

Variable	Tolerance Value	VIF (%)
Internal Factors (X1)	0,732	1,366
External Factors (X2)	0,732	1,366

The table indicates that all independent variables have VIF values below 10 and tolerance values above 10%, suggesting that the correlation among them does not exceed 90%. Hence, it can be inferred that multicollinearity is not present in the regression model.

Autocorrelation Test Results Test

The autocorrelation test aims to identify whether a relationship exists between the residual errors of the current period (t) and those of the preceding period (t-1) within the linear regression model. The findings of this test are outlined below:

Table 4. Autocorrelation Test Results Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,458 ^a	,210	,186	2,932	1,671

As presented in the table, the Asymp. Sig. value of 0.140 is greater than 0.05, indicating the absence of autocorrelation in the regression model employed.

Multiple Linear Regression Analysis

The method of multiple linear regression is applied to investigate the extent to which various independent variables affect a single dependent variable. In this research, internal customer factors (X1) and external factors (X2) serve as the independent variables, while non-performing loans (Y) represent the dependent variable.

Table 5. Multiple Linear Regression Analysis

Model	Unstandardized Coefficients		Standardized Coefficients		T	Sig.	95,0% Confidence Interval for B		Collinearity Statistics	
	B	Std. Error	Beta				Lower Bound	Upper Bound	Tolerance	VIF
1 (Constant)	2,893	4,691			,617	,540	-6,471	12,257		
X1	,025	,110	,028		,223	,824	-,195	,244	,732	1,366
X2	,258	,074	,443		3,486	,001	,110	,405	,732	1,366

$$Y = a + b_1X_1 + b_2X_2 + e$$

$$Y = 2.893 + 0.025X_1 + 0.258X_2 + e$$

Referring to table, the formulation of the multiple linear regression equation is presented below:

- The constant coefficient of 2.893 indicates the baseline level of non-performing loans when internal and external variables contribute to credit risk. This suggests that non-performing loans persist due to the influence of additional factors that are not accounted for in the current regression model.
- The regression coefficient of the internal factor (X_1) is 0.025. This positive coefficient indicates that X_1 has no significant influence on Y . In other words, the high value of collateral provided by the debtor to the bank, combined with the lack of supervision by the bank, does not significantly increase non-performing loans. Put differently, for every 1 percent increase in the internal factor (X_1), the non-performing loans (Y) increase by 0.025 units, assuming no change occurs in the remaining variables.
- The regression coefficient of the external factor (X_2) is 0.258. This positive coefficient indicates that X_2 has a positive effect on Y . This means that if the debtor's character is poor, accompanied by unfavorable business conditions and weak managerial ability in meeting obligations, the non-performing loans will increase. In other words, for every 1 percent increase in the external factor (X_2), the non-performing loans (Y) increase by 0.258 units, assuming other variables remain constant.

Coefficient of Determination (R^2)

The coefficient of determination (R^2) test aims to determine the extent to which the independent variables are able to explain variations in the dependent variable. The value of R^2 ranges from 0 to 1. An R^2 value closer to 1 indicates that the model provides a better explanation of the variation in the dependent variable. Conversely, an R^2 value approaching 0 suggests that the model has a weaker ability to explain the dependent variable.

In multiple linear regression involving more than one independent variable, the use of R^2 alone is often not sufficiently accurate because it tends to increase each time an additional independent variable is included, even when the variable is not significant. Therefore, the Adjusted R Square is used, as it accounts for the number of independent variables and provides a more accurate representation of the model's ability to explain the dependent variable, as follows:

Table 6. Coefficient of Determination (R^2)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,458 ^a	,210	,186	2,932

Based on the table above, the R Square value of 0.210 indicates that the independent variables in this study are able to explain 21.0% of the variation in Non-Performing Loans

(NPL). However, a more appropriate value to use is the Adjusted R Square of 0.186, since the regression model involves more than one independent variable.

The Adjusted R Square value of 0.186, or 18.6%, shows that 18.6% of the variation in Non-Performing Loans can be explained by the internal factors (X1) namely collateral and bank supervision and the external factors (X2) namely debtor character, business conditions, and managerial ability within the regression model. This indicates that the contribution of the two independent variables to changes in Non-Performing Loans is relatively low.

Meanwhile, the remaining 81.4% (100% – 18.6%) of the variation in Non-Performing Loans is explained by other variables not included in this study.

Simultaneous Test (F-test)

The F-test aims to determine whether the independent variables simultaneously have a significant influence on the dependent variable. In other words, this test is used to assess whether all independent variables in the model collectively affect the dependent variable.

Table 7. Simultaneous Test (F-test)

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	152,822	2	76,411	8,886	,000 ^b
Residual	576,163	67	8,599		
Total	728,986	69			

Based on the results of the simultaneous test in the table above, the calculated F-value (Fhitung) is 8.886. Meanwhile, the F-table value at $\alpha = 0.05$ with df (2; 67) is 2.35. Therefore, since the calculated F-value is greater than the F-table value ($8.886 > 2.35$), the regression model is statistically significant. In addition, the significance value of 0.000 is smaller than 0.05, further confirming that the regression model is appropriate for predicting the Non-Performing Loan (Y) variable.

Thus, it can be seen that the Internal Factors (X1), consisting of collateral and bank supervision, as well as External Factors (X2), including debtor characteristics, the debtor's business conditions, and the debtor's managerial capability, simultaneously have a significant effect on Non-Performing Loans at Perumda BPR Garut.

Partial Test (t-test)

The t-test is used to determine the magnitude of the effect of each independent variable individually (partially) on the dependent variable. The results of the t-test in this study can be seen in Table as follows:

Table 8. Partial Test (t-test)

Model	T	Sig.
1.(Constant)	,617	,540
X1	,223	,824
X2	3,486	,001

Referring to the table above, the individual influence of each independent variable is detailed as follows:

- Internal Factor Variable (X₁). The SPSS test results for the internal factor variable (X₁) on non-performing loans (Y) show a calculated t-value of 0.223, where $t_{\text{calculated}} < t_{\text{table}}$ ($0.223 < 1.667$) with a significance level of 0.824. Since the significance level (α) is 5% or 0.05, and $0.824 > 0.05$, the hypothesis H₁ is rejected. This means that the internal factor variable (X₁) does not have a significant effect on non-performing loans (Y).
- External Factor Variable (X₂). The SPSS test results for the external factor variable (X₂) on non-performing loans (Y) show a calculated t-value of 3.486, where $t_{\text{calculated}} > t_{\text{table}}$

(3.486 > 1.667) with a significance level of 0.001. Since $0.001 < 0.05$, the hypothesis H_2 is accepted. This indicates that the external factor variable (X_2) has a significant effect on non-performing loans (Y).

The Effect of Internal Factors on Non-Performing Loans at Perumda BPR Garut

According to the hypothesis test outcomes, the internal factors demonstrate a significance level of 0.824 in the SPSS output. With a significance threshold (α) of $5\% = 0.05$, since $0.824 > 0.05$, it can be concluded that the internal factor variable (X_1) has no significant effect on non-performing loans (Y).

The internal factors influencing non-performing loans at Perumda BPR Garut are related to collateral and bank supervision.

a) Collateral.

According to Kasmir (2020), "Collateral is the security provided by prospective borrowers, either in physical or non-physical form. The collateral should exceed the value of the loan provided and must be verified for its validity so that, in the event of a default, it can be quickly liquidated." This implies that low-value collateral given by debtors to the bank relative to the credit amount may increase the likelihood of non-performing loans. Conversely, higher-value collateral may reduce the risk. Thamrin and Sintha (2018) state that "The purpose of collateral is to ensure the loan and business are protected." This protection can be in the form of physical goods, personal guarantees, or credit insurance. There are two types of loans based on collateral: secured loans and unsecured loans. Secured loans are backed by tangible or intangible assets, while unsecured loans are granted purely based on trust and carry a higher risk, as there are no assets to claim in case of default.

b) Bank Supervision.

Bank supervision is a managerial function that ensures proper credit management to minimize deviations and support the implementation of sound credit policies. Poor supervision may lead to an increase in non-performing loans, whereas effective supervision can mitigate such risks.

According to Fatimah (2017), "Credit supervision serves to detect early deviations in loan disbursement." It helps banks take timely and appropriate actions to prevent potential defaults. Mudrajad and Suhardjono, as cited in Ismail (2017), mention that internal factors such as inaccurate credit analysis can lead to mismatches between the loan and borrower needs, resulting in an inability to repay. Collusion between credit officers and borrowers may also lead to inappropriate lending decisions. Kasmir (2015) adds that internal factors include analytical errors or collusion, leading to subjective and inaccurate credit decisions.

According to Iskandar (2020), non-performing loans are influenced by both internal and external factors. Internal factors include the value of collateral, liquidity of collateral, ownership status, and weak or passive supervision. Therefore, the internal factor variable, which has a significance value > 0.05 , is not considered to have a significant impact on non-performing loans at Perumda BPR Garut.

Among internal factors, collateral and active supervision are considered dominant, as they are crucial in preventing loan defaults. Inadequate collateral combined with weak supervision increases the risk of non-performing loans due to the lack of early intervention. This finding aligns with Suyatno (2017/17), who states that bad loans are not necessarily caused by internal borrower factors. It also supports the research by Arif Yulianto (2017), which found that internal factors do not significantly influence non-performing loans at Perumda BPR Garut.

The Effect of External Factors on Non-Performing Loans at Perumda BPR Garut

Based on hypothesis testing, the external factor variable shows a significance value of 0.001 in the SPSS output. With a significance threshold (α) of $5\% = 0.05$, since $0.001 < 0.05$,

it can be concluded that the external factor variable (X2) has a significant influence on non-performing loans (Y). External factors leading to non-performing loans include the character of the debtor, business conditions, and managerial ability.

a) Debtor Character

According to Kasmir (2021), “debtor character refers to the belief that the nature and behavior of a prospective borrower can truly be trusted.” This can be assessed from the borrower’s background, including occupation, personal traits, lifestyle, and family circumstances. A poor debtor character increases the likelihood of non-performing loans, whereas a trustworthy borrower reduces it.

Mudrajad and Suhardjono, cited in Ismail (2020), explain that “the character or personality of a debtor who deliberately does not make installment payments is driven by the debtor’s unwillingness to fulfill obligations.” Some debtors excessively expand their businesses, resulting in greater capital needs that strain the company’s finances. Business conditions or competition may also reduce sales volume, causing financial losses.

b) Business Conditions

According to Kasmir (2020), business conditions should be evaluated by assessing the current and future economic and political environment within the borrower's business sector. Kasmir (2020) also states that “assessing current and future economic and political conditions, tailored to specific business sectors, is essential, along with evaluating the prospects of the financed business.” A business with unfavorable conditions increases the likelihood of non-performing loans. Conversely, improved business conditions reduce credit risk.

Thamrin and Sintha (2022) also state that “business conditions refer to assessing whether the borrower’s business will be profitable and has future prospects.” This is important because if a financed business lacks prospects, both the bank and the borrower will suffer losses.

c) Debtor’s Managerial Ability

According to Supriyono (2023), managerial ability is defined as the analysis of a company’s management capacity to operate effectively, generate profit, and meet both current and future obligations. This includes business experience, sound management practices, and good financial control. If a debtor lacks professionalism in managing their business, non-performing loans are more likely to increase. Conversely, competent managerial ability reduces credit risk.

Environmental and responsibility-related factors are the dominant external factors compared to others. Business conditions reflect the state of the borrower’s operations, which directly influence their ability to repay loans. When business performance is good, repayments tend to be smooth; when performance deteriorates, repayment difficulties arise. This means that poor debtor character, unfavorable business conditions, and weak managerial ability collectively increase the likelihood of non-performing loans.

According to Kasmir (2020), external factors may include deliberate default—where the borrower intentionally refuses to repay despite being capable—or unintentional default caused by events such as fire, pests, floods, or other disasters that reduce repayment capacity.

This aligns with Iskandar (2023), who states that one of the factors influencing non-performing loans is the business environment. The findings of this research also support Thamrin (2022), who states that “one of the factors influencing non-performing loans is the condition of the business environment.” Similarly, Suyatno (2020:117) notes that credit defaults originate from external borrower factors. Furthermore, research by Pipit Buana Sari (2018) concludes that external borrower factors significantly affect Non-Performing Loans.

CONCLUSION

Based on the findings and discussion of this study, several conclusions can be drawn. First, the Non-Performing Loan (NPL) level of Perumda BPR Garut over the past three years is still categorized as normal. This is reflected in the NPL rates of 2.90% in 2022, 3.39% in 2023, and 4.73% in 2024, all of which remain below the maximum threshold set by Bank Indonesia, which is 5%.

Second, internal factors consisting of collateral and bank supervision were found to have no significant effect on the NPL level of Perumda BPR Garut. Although borrowers agree that collateral must exceed the proposed credit ceiling and understand the bank's supervision mechanism throughout the loan lifecycle, the effectiveness of these internal aspects has not been fully optimal in practice. The study found that collateral value (78%) and collateral characteristics (76%) obtained the lowest scores among all internal indicators. This indicates that some borrowers still provide collateral with insufficient value, collateral types that are not highly liquid, and documentation that is incomplete, all of which may hinder the credit recovery process. In addition, credit supervision particularly passive supervision has not been carried out optimally, as reflected in a score of 76%. This suggests inconsistencies in monitoring documentation, delayed follow-up actions on supervision findings, and uneven communication between credit analysts and borrowers. These conditions explain why internal factors do not show a significant influence on the NPL level.

Third, external factors which include borrower character, business conditions, and managerial ability were found to have a positive and significant effect on the NPL level of Perumda BPR Garut. Although borrowers generally understand the importance of cooperating with the bank, especially by communicating openly when experiencing financial difficulties, the greatest challenges originate from the borrowers' external conditions. The business condition indicator obtained the lowest score, 75%, indicating that some borrowers face unstable business performance, fluctuating income, and high business risks that directly affect their ability to make loan payments. The borrower character indicator, particularly related to willingness to pay, scored 76%, showing that some borrowers are still inconsistent in meeting their payment obligations and are less responsive to communications from the bank. Furthermore, the managerial ability indicator scored 77%, suggesting that some borrowers still face weaknesses in financial planning, cash-flow management, and business decision-making. These weaknesses consistently increase the likelihood of problematic loans. Therefore, external factors are the most influential variables contributing to higher NPL levels, emphasizing the need for Perumda BPR Garut to strengthen borrower character assessment, business monitoring, and managerial capacity development to minimize credit risks in the future.

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