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The Determinan Performance of People's Credit Bank (BPR) on the Provision of MSME Loans in Bogor District

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Abstract

This research is quantitative research whose aim is to determine the effect of v a r he b e l L D R, CAR, N P L and ROA te rh a d a p Lending Micro, Small and Medium Enterprises (SMEs) in Bogor . The population used inthis study is Rural Banks (BPR) located in Bogor district, amounting to 22 BPRs. The method of determining thesample used is probability sampling, the number of selected BPRs is 18 BPR with a period of 2 years, so the number of samples is 36 data. The type of data used in this study is secondary data. Hypothesis testing in this study used panel data regression analysis using Microsoft Excel 2009 and E-Views version 10.0. The results ofthis study indicate that LDR, CAR, and BOPO have an influence on lending, whereas. NPL has no effect on lending.

Keyword : L D R, CAR, N P L and B O P O

1. Introduction

Banking is one of the industries that plays an important role for the development of the national economy (Frandiko, 2011). In today's modern world, the role of banks in advancing the economy of a country is very large. Almost all industrial sectors related to financial activities always require banking services in it. Therefore, now and in the future, a country cannot be separated from the scope of banking in carrying out its financial activities, both *government*, community, investors, social, and companies (Aryati, 2014). The banking intermediation function has a strategic effect on the economy, namely acting as a financial intermediary institution that allocates funds effectively and efficiently to productive sources. So that it can spur the economic growth of a country (Suhendra & Ronaldo, 2017).

The number of MSMEs from 2016 to 2018 increased by 2,542,880 units, then the number of workers also increased by 4,150,021 people. Coupled with an increase in GDP at current prices of 1,564,563.3 in 2016 to 2018. This shows that the performance of MSMEs continues to increase every year. The potential for the population of Bogor, which has reached above 1 million, and the high number of domestic and foreign tourists who come to the Bogor area, the opportunities for the growth of MSMEs are very wide open. To support the possibility of developing MSMEs, it is necessary to explore strategic steps taken to support the growth of MSMEs, there are still many obstacles and obstacles, both internal and external, that must be faced by MSME actors. such as financing constraints by banks, one of which is the Rural Bank.

One of the assessments of bank soundness is CAR (*Capital Adequacy Ratio*). *Capital Adequacy Ratio* (CAR) is the ratio used to see the level of capital to total Risk Weighted Assets (RWA). According to the Financial Services Authority Regulation Number 11/POJK.03/2016 dated January 29, 2016 concerning the Minimum Capital Adequacy Requirement for Commercial Banks, banks are required to provide a minimum capital of 8%. The higher the value of the CAR ratio, the greater the capital owned by the banking company. This will affect the number of loans disbursed to the public which will increase, so that it will increase credit distribution. The success of lending can be seen from the ratio of the level of non-performing loans or *Non Performing Loans* (NPL) or loans that are not in good performance. The NPL ratio shows that the ability of bank management to manage non-performing loans provided by banks.

From site data: www.idx.co.id several banks are experiencing problems in LDR. Among them are Bank ARTO, BABP, BBKP, BKSW which experienced an increase in 2018 in the LDR ratio but was followed by a decrease in credit distribution. This means that this is not in line with the theory which states that a high LDR ratio indicates that a bank lends all of its third party funds. Conversely, if the ratio is low, it indicates that the bank is in a liquid position with excess capacity of funds that are ready to be loaned (Latumaerissa, 2014. p. 96). This phenomenon is supported by the results of research conducted by Supriadi (2016) which states that LDR has no effect on credit distribution. However, this phenomenon is contrary to the research results of Purba et al (2016), Timsina (2016) and Amalia & Musdholifah (2018).

From site data: www.idx.co.id In 2018 several banks still experienced problems in capital, including the BABP bank, and BKSW which experienced an increase in the CAR ratiobut was followed by a decrease in lending which is not in line with the theory according to Fahmi (2014). , page 181) states that if a bank has a minimum CAR of 8%, it is said to be in ahealthy position. If the health of the bank is guaranteed, it will certainly have an impact on increasing credit distribution. This phenomenon is supported by the results of research by Adnan et al (2016), Rababb'ah (2015), Haryanto (2017) which states that CAR has no effect on credit distribution. However, this phenomenon is contrary to the results of research by Selvie et al. (2017) and Amalia (2018).

From site data: www.idx.co.id several banks show that in 2018 several banks experienced problems in NPL. Among them are AGRIS, BSIM, and BSWD banks. The increase in the NPL ratio is followed by an increase in lending to lending at banks, which is contrary to the theory according to Taswan (2010, p.166) which states that a higher *Non Performance Loan* Ratio (NPL) indicates a worsening credit quality. This phenomenon is supported by research by Panuntun and Sutrisno (2018), Supriadi (2016), and Prabowo (2018)which state that credit risk does not affect the amount of credit disbursement. However, this phenomenon contradicts research by Malede (2014), and Purba et al (2016), Rababb'ah (2015). Based on the description above, it is necessary to conduct research on *"The* Performance Determinants of Rural Banks on MSME Loans in Bogor Regency".

2. Literature Review

2.1 Definition and Functions of Bank

According to the Law of the Republic of Indonesia Number 10 of 1998 dated November 10, 1998 concerning Banking, a bank is a business entity that collects funds from the public in the form of savings and distributes them to the public in the form of credit and or other forms in order to improve the standard of living of the people at large. . Bank functions include:

a. According to the Law of the Republic of Indonesia Number 10 of 1998 concerningBanking, the main function of a bank is to collect funds from the public in the formof third party funds and distribute them back to the public.
b. According to Ismail (2018, p. 6), banks have three main functions, namely as collectors of funds from the public, channeling funds to the public, and also providing banking services to parties who need bank services.

2.2 Rural Bank (BPR)

Rural Bank is a bank conducting business in a conventional in its activities do not provide services in the payment transactions . The duties of Rural Banks (BPR) are as follows: 1) Providing banking services for rural communities 2) Developing rural economic growth for rural entrepreneurs, farmers and fishermen 3) The very rapid development of BPRs should also

be followed by human resources as managers of these institutions . This is very importantin connection with the business continuity of this institution which has a very important role in helping to improve the national economy. According to (Yuliarmi & Yoga 2013) stated thatthe presence of BPR through lending to the lower middle class who are generally oriented asMicro, Small and Medium Enterprises (MSMEs) is very important, because the majority of business actors in Indonesia are SMEs.

2.3 Micro, Small and Medium Enterprises (MSMEs)

Banking carries out its function as a financial intermediary where one of its functions is tochannel credit or financing to the public. The distribution of financing to MSMEs is consideredvery important considering the need for working capital required by MSMEs. However, in reality, accessing bank financing for MSMEs is not easy. As stated by Hubeis (2009) in Akbar(2013) that MSMEs are still faced with several problems, one of which concerns access to funding sources from formal financial institutions, especially from banks. Technically, the difficulty for banks to be able to channel MSME financing is due to the insufficient collateral owned by the MSMEs. This difficulty is not only experienced by conventional banks but alsoIslamic banks, including Rural Banks (BPR). Furthermore, Bank Indonesia regulations that require banks to know their customers well (know your customer regulation), concerns about the emergence of non-performing financing and other business risks, including the risk of reputational professionalism of bankers, are indeed factors if banks are still not optimal in working on the share of MSMEs. this. On the MSME side, banks and other financing institutions are still considered very difficult to access. From the description above, the hypotheses in this study are:

H_1: Liquidity impact positively on Lending, so the higher liquidity so Lending will be higher.

H_2: The Capital Adequacy positive effect on Lending, so the higher capital adequacythen Lending will be even higher.

H_3: Credit Risk has a negative effect on Lending, so the higher the Credit Risk , the lower the Lending.

H4: Efficiency positive effect on Lending, so the high efficiency is the Provision of Credit will be high

3. Method

This study uses quantitative data. The *sampling* technique, namely *probability sampling,* is a technique in sample selection that provides equal opportunities for all members of the population who are then selected as sample members (Sugiyono, 2016, p.82). The type of data used is secondary data. Sources of data from audited company financial reports that have been published at BPR in 2017-2019 are obtained from the BI website, namely www.idx.go.id, and from the Financial Services Authority (OJK) portal. The sample used is BPR during the period 2018 to 2019.

Table 1. Research variable

Dependent or dependent variable (Y)		
Credit Grant	Credit granting. Measurement using Natural Logarithm (Ln) Total Credit	Ln (Total Kredit)
Independent or independent variable (X)		
a. Liquidity(X_1)	*Loan to Deposit Ratio (LDR), by comparing the total loans disbursed with third party funds.*	$LDR = \frac{Credits\ Granted}{\text{Third-party funds}} \times 100\%$
b. Capital Adequacy (X_2)	*Capital Adequacy Ratio (CAR) by comparing total capital (core capital+supplementary capital) with risk-weighted assets measured in percentage units.*	$CAR = \frac{\text{Asset}}{\text{Risk Weighted Assets}} \times 100\%$
c. Credit risk (X_3)	*Non-Performing Loan (NPL) which compares non-performing loans to total loans*	$NPL = \frac{\text{Troubled Credit}}{\text{Total Kredit}} \times 100\%$
d. Operational Efficiency (X4)	Operating Income Cost (BOPO). This value is obtained from the comparison between Operational Costs and Operating Income which is measured in units of	$BOPO = \frac{Operating\ costs}{Operating\ Income}\ x\ 100\%$

4. Results

All data collected in this study will then be analyzed and tested for hypotheses. When analyzing and testing hypotheses, use the help of Microsoft Excel 2009 and E-Views version 10.0.

4.1 Descriptive Statistics

Descriptive statistics are carried out to describe or describe variables, namely Total Credit,Liquidity using the *Loan* c *to Debt Ratio* (LDR) proxy, *Capital Adequacy* using the *Capital Adequacy Ratio* (CAR) proxy and Credit Risk using the *Non - Perfoaming Loan* (NPL) proxy .

Table 2. Descriptive Statistics

Credit Distribution		Liquidity	Capital Adequacy	Credit Risk	Operational Efficiency
mean	16.68528	74.72722	36.33028	9.662500	89.82889
median	16.68000	77.59000	31.09000	7.790000	89.45000
Maximum	19.10000	127,4300	161.6900	22.74000	148.7100
Minimum	12.32000	15.91000	0.060000	0.690000	69.9800
Std. Dev.	1.405403	18.84066	26.26646	7.445021	25.47100
Observations	36	36	36	3 6	36

Source: *Output E-views* 10.0 (processed data)

4.2 Panel Data Regression Analysis Method

According to Basuki & Prawoto (2017, p. 276) there are several methods that can be usedto work with panel data, namely the *Common Effect Model* or *Pooled Least Square* (PLS), *Fixed Effect Model* (FEM), *Random Effect Model* (REM), Test Chow (F Restricted Test) Hausman Test. In choosing the right model, two tests will be carried out first, namely the Chow test (*restricted* F test) and the Hausman test.

a. Chow test

Chow test (*restricted* F test) was conducted to see the best model to use betweenthe *common effect model* and the *fixed effect model.*

Table 3. Chow Test Results (F *Restricted* Test)

Effects Test	Statistics	df	Prob.
Cross-section F	244.023913	(17.14)	0.0000
Cross-section Chi-square	205.012489	17	0.0000

Source : *Output E-views 10.0*

Based on table 3 above, the probability value of the *Chi-Square Cross Section* for this study is0.0000 < 0.05. Then H_0 is rejected and H_1 isaccepted, so the best model used in the study between the *Common Effect* and *Fixed Effect Model* is the *Fixed Effect Model.*

b. Hausman test

Hausman test was conducted to see a better model between the *Fixed Effect Model* and the *Random Effect Model* .

Table 4. Haussman test results

Correlated Random Effects - Hausman Test			
	Equation: Untitled		
Test cross-section random effects			
Test Summary	Chi-Sq. Statistics	Chi-Sq. df	Prob.
Cross-section random	24.708277	4	0.0001

Source *: Output E-views 10.0*

Based on table 4, the probability value of *Cross Section Random* for this research is 0.0001 < 0.05. This means that H_0 is rejected and H_1 accepted, so that the best model used in the studyis between the *Fixed Effect Model* and the *Random Effect Model*, namely the *Fixed Effect Model* .

c. Panel Data Regression Model Used

This research uses panel data regression analysis method using a *fixed effect model.* The following is the estimation result of the analysis of the influence ofthe independent variable on the dependent variable.

Table 5. Results of Panel Data Regression Model

Variable	*Coefficient*	*Std. Error*	t- *Statistics*	*Prob .*
LDR	0.003449	0.001839	1.875438	0.0817
CAR	-0.005602	0.001434	-3.907227	0.0016
CAR	-0.003357	0.007529	-0.445863	0.6625
BOPO	-0.002974	0.001624	-1.831944	0.0883

Source : *Output E-views 10.0*

Based on table 5 the test results on the panel data regression model, the regression equationcan be written as follows:
Credit Distribution = 16.93064 + 0.003449LDR – 0.005602CAR - 0.003357NPL - 0.002974BOPO

d. Partial Test (t Test)
Hypothesis testing using the t test which has the aim to determine the effect of the independent variables, namely Liquidity (X1), Capital Adequacy (X2) and Credit Risk (X3), Operational Efficiency (X4), on the dependent variable, namely Credit Distribution (Y).

Table 6. Partial test results (t test)

Dependent Variable: LN Credit Distribution
Method: Least Squares Panel
Date: 06/08/21 Time: 21:50
Samples: 2019 2020
Periods included: 2
Cross-sections included: 18
Total panel (balanced) observations: 36

Variable	*Coefficient*	*Std. Error*	t- *Statistics*	*Prob .*
C	16.93064	0.257517	65.74583	0.0000
LDR	0.003449	0.001839	1.875438	0.0817
CAR	-0.005602	0.001434	-3.907227	0.0016
NPL	-0.003357	0.007529	-0.445863	0.6625
BOPO	-0.002974	0.001624	-1.831944	0.0883

Source: *Output Eviews 10.0*

e. Coefficient of Determination Test (R^2)
According to Ghozali (2013, p. 97) The coefficient of determination (R^2) is to measure the extent to which the model's ability to explain the variation ofthe *dependent* variable .

Table 7. Test Results The coefficient of determination (*Adjusted* R^2)

R-squared	0.998258
Adjusted R-squared	0.995644
SE of regression	0.092757
Sum squared resid	0.120454
Likelihood logs	51.51837
F-statistics	381.9451
Prob(F-statistic)	0.000000

Source : *Output E-views 10.0*

From table 7 the *Adjusted R-squared value of* 0.998258, this number means that 99.82% of the dependent variable, namely Credit Distribution can be influenced by the four independent variables, namely Liquidity, Capital Adequacy, Credit Risk, and Operational Efficiency, while the remaining 0.18% can be explained by variables other outside research models such as BI rate, Inflation.

5. Discussion

a. Effect of Liquidity on Credit Distribution

Based on the results of the partial test (t test) of liquidity proxied by the *Loan to DepositRatio* (LDR) it shows that t_{count} it is smaller t_{table}than 1.875438 > 1.69552, which means that liquidity has an effect on lending. Based on the theory that explains that the larger the LDR, the better the liquidity of thebank, on the contrary, the smaller the LDR ratio, the greater the TPF used to channel credit (Taswan 2010, p.167). For the banking world, liquidity is very important because it is related to the trust of bank customers (Rivai et al, 2013, p.146). Public trust in banks is reflected in DPK, because the level of public trust is related to the sense of security of the funds that havebeen collected by the bank. However, the results of this study indicate that LDR has an effect on firm value. The greater the funds raised by the bank reflects the high value of the company. In this study, the high and low LDR is not a factor that can affect investors' interestin buying shares of the bank.

b. Effect of Capital Adequacy on Credit Provision

Partial results of the test (t test) that its capital adequacy as measured by *Capital Adequacy Ratio* (CAR) indicates that the value $t_{count}$is greater than t_{table} that -3.907227> - 1.69552 and capital adequacy of probability variables expressed in the *Capital Adequacy Ratio* (CAR) of 0.0016 is smaller than significance level of 0.05. This indicates that Capital Adequacy affects credit distribution. Capital adequacy affects the value of the company that the higher the CAR, the strongerthe bank's ability to bear the risk of each credit so that the value of the company increases. CARis a ratio to calculate the adequacy of capital owned by a bank to support assets that contain risk or generate risk. The results of the test show that CAR has a negative effect on firm value,because the CAR research in table 13 shows that the average CAR in the 2019-2020 period is36.33%. The average CAR indicates that conventional commercial banks are in a very healthycondition because they are ranked 1 in the CAR assessment set by Bank Indonesia, which is 12%. The greater the CAR, the higher the bank's ability to maintain the risk of loss of businessactivities. The high CAR also shows that the higher the own capital to fund active productive activities. On the other hand, high CAR can also increase public and investor confidence in conventional commercial banks because of the high level of guarantee of funds to the public.

c. The Effect of Credit Risk on Credit Distribution

Based on the partial test (t test) it was found that the credit risk proxied by the *Non Performing Loan* (NPL) shows that it $t_{count}$is smaller than t_{table}– 0.445863 < -1.69552 and the probability of the capital adequacy variable stated in the *Non Performing Loan* (NPL) is 0.06625 > from the level of 0.05 significance. This indicates that Credit Risk has no effect onlending.

The results of the tests in this study indicate that *Non-Performing Loans* (NPL) have no effect on Credit Distribution. This happened because credit risk management was good, asindicated by the average banking NPL of 9,662500, far from the maximum stipulated by BankIndonesia Regulation No. 18/14/PBI/2016 which is 5%.

NPL is something that is feared by banks because if the NPL value of a bank is high, it

will greatly affect the bank's profitability and therefore banks try to suppress the NPL as small as possible. The main activity of banks, namely lending, of course, cannot be separated from non-performing loans or NPLs. However, if there is an increase or decrease in the NPL numberwhich is still in the reasonable category and can still be controlled by the bank, the bank's creditdistribution will still be increased by the bank.

d. Effect of Efficiency on Credit Distribution

Based on the results of panel data regression, it shows that the efficiency variable measured by comparing operational costs and operating income (BOPO) results in $t_{count}$of - 1.831944 with a probability of 0.0883 > 0.05. These results indicate that efficiency has an effect on Credit Distribution.

In line with the theory which states that if the BOPO increases, the PBV will decrease or vice versa, if the BOPO decreases, the PBV will increase (Asriyani and Mawardi, 2018). Because if the BOPO increases, it means that the bank is not efficient in its operationalactivities.

6. Conclusion

Based on the results of the discussion in the previous chapter, the researchers can drawthe following conclusions:

a. The results of testing the liquidity variable (LDR) have an effect on Credit Distribution (Ln) for conventional BPR banks.
b. The results of testing the capital adequacy variable (CAR) have an effect on CreditDistribution (Ln) of conventional BPR banks.
c. The results of testing the credit risk variable (NPL) have no effect on conventionalBPR bank Credit Distribution (Ln).
d. The results of testing the efficiency variable (BOPO) affect the distribution of credit(Ln) of conventional rural rural banks.

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