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Factors Affecting the Demand for Credit of the People's Credit Bank (BPR) In the Ex-Resident of Semarang

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Abstract

In this millennial era, competition in the banking business is very tight. This competition does not only occur between banks, but competition also comes from other financial institutions that have succeeded in developing new financial products. The problem with the phenomenon that occurs in this research is that the demand for credit in Rural Banks (BPR) is growing rapidly in this millennial era, while People's Credit Banks (BPRs) themselves still have many lacks compared to commercial banks. The purpose of this research is that Rural Banks (BPR) can compete with commercial banks in this millennial era in getting customers. This study used a qualitative approach, in form of descriptive statistical data from the research variables. The population in this study amounted to 144 Rural Banks (BPR) in the Ex-Residency of Semarang. The sampling technique was 65 Rural Banks (BPR) in the Ex-Residency of Semarang. The explanation of the data is accompanied by minimum value, maximum value, mean, variance, and standard deviation. The results of this study are there is a significant and negative influence between the Capital Adequacy Ratio (CAR) on credit demand. There is a significant and positive influence between Non Performing Loans (NPL) on credit demand. There is no significant effect between Return on Total Assets (ROA) on credit demand. There is no significant effect between Return on Total Equity (ROE) on credit demand. There is no significant effect between the Loan to Deposit Ratio (LDR) on credit demand. There is a significant and negative influence between Operational Expenses on Operating Income on credit demand.

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INTRODUCTION

The banking industry is quite competitive in this millennium. Because banks are collectors of funds from people who have excess funds and distributors of credit to people who lack funds, banks play a critical role in promoting a country's economic prosperity (Hasibuan, 2011: 3).

Banks' major business, according to Kurnia (2013), is to gather funds in the form of deposits, which are the bank's main source of revenue. The banks must also consider credit when channel funds. Because if there are a large number of non-performing loans, the bank will suffer. Rural banks (BPR) play an essential role in the Indonesian economy by facilitating access to credit for the poor and micro, small, and medium-sized businesses. Financial intermediary institutions, or simply financial intermediaries, are banks. That is, because a bank is an entity whose activities are tied to money, it will always be associated with money matters, which are the most acceptable means of exchange. Commodities will always be a part of bank activity and enterprises (Putri and Dharma, 2016). Rural Banks (BPR) are banks that conduct business in a traditional manner, do not provide payment services, and are administered according to sharia principles (Gusti Ayu Putu et al, 2014).

Credit distribution as a bank business is vitally required because the bank's role is to act as a mediator, bringing together the interests of those who have surplus finances and those who do not (Yuliana, 2014). Banks' granting of credit entails the risk of failure or congestion in repayment, which can harm the bank's health.

According to the research topic, a number of factors influence the demand for Rural Bank Credit (BPR) in the Semarang Ex Residency. The impact of the Capital Adequacy Ratio (CAR) on the demand for Rural Bank (BPR) loans in the former Semarang Residency is one factor that influences credit demand, the impact of non-performing loans (NPLs) on demand for rural bank credit (BPR) in ex Semarang's residency, Is the Return on Assets (ROA) Ratio having an impact on the demand for Rural Bank (BPR) lending in the former Semarang Residence, the impact of the Return On Equity (ROE) Ratio on demand for Rural Bank (BPR) lending in Semarang's Ex Residency, Is the Loan to Deposit Ratio (LDR) related to the demand for loans from rural banks (BPR) in the Ex Semarang Residency. Is there a relationship between the Ratio of Operating Costs to Operating Income (BOPO) and the demand for Rural Bank Credit (BPR) in the Ex Semarang Residency.

METHOD

Human needs are undeniably increasing in everyday life, but the instruments available to address those wants and talents are restricted. This has an effect on the type of business conducted, which almost always necessitates a huge sum of money. Credit is derived from the Latin word "credere," which means "trust," or "credo," which means "I believe."

Tabel 1. Total Loans Disbursed by Rural Banks (BPR) IN Former Semarang Residency (Million Rupiah)

Area of the Former Residence of Semarang	Total Loans Disbursed (year)	
	2018	2019
Demak Regency	2.679.266.802	1.255.424.220
Grobogan Regency	6.985.097.643	3.398.249.438
Kendal Regency	5.566.610.749	2.600.448.920
Semarang Regency	8.173.750.656	3.824.344.553
Salatiga	2.960.189.244	1.323.113.455
Semarang	21.650.744.432	10.237.113.608
Total	48.015.659.526	48.015.659.526

Source: Economic Statistics – Regional Finance, Central Java Province, Bank Indonesia.

The table above illustrates that credit disbursed by Rural Banks (BPR) in the Ex-Residency of Semarang was relatively high in 2018, but fell dramatically in 2019. This was due to a number of factors, one of which was the economic situation.

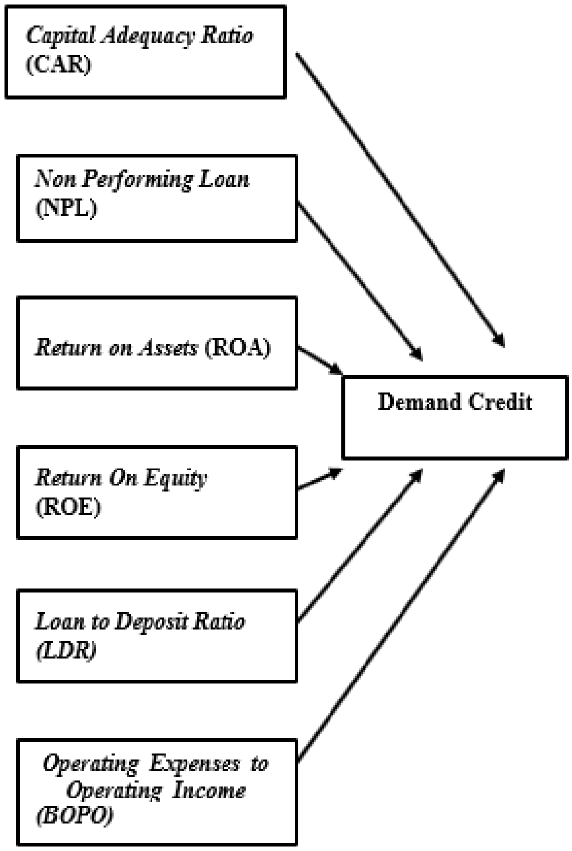

Figure 1. Concept Mindset

The following six elements are suspected to have a major impact on BPR's behavior in the former Residency Semarang in the assessment of working capital loans in this study: Capital Adequacy Ratio (CAR), Non-Performing Loan (NPL), Return On Assets (ROA), and Return on Equity (ROE), The LDR (Loan to Deposit Ratio) and the Operating Expense to Operating Income Ratio (ROA) It may be deduced from the image's description that there is a Capital Adequacy Ratio (CAR), Non-Performing Loan (NPL), and Return on Assets (ROA), In regard to the demand for credit at the BPR Ex Residency of Semarang, which is one of the institutions offering services for public credit requests, the return on equity (ROE), loan to deposit ratio (LDR), and operating expenses to operating income (BOPO) were calculated. The link between the Capital Adequacy Ratio (CAR), Non-Performing Loans (NPL), Return On Assets (ROA), Return On Equity (ROE), Loan to Deposit Ratio (LDR), and Operating Expenses to Operating Income is of particular interest (BOPO).

Credit Distribution and the Capital Adequacy Ratio (CAR)

The greater the Capital **Adequacy** Ratio (CAR) score, the better the bank's capital adequacy to withstand potential risks. One of these is credit risk; the more the bank's capital, the greater the risk.

Non-performing loans (NPLs) have an impact on credit distribution.

Non-Performing Loans (NPLs) are loans that are not performing. Non-performing loans are a result of high non-cash turnover, which causes banks to lose money. Credit provision is obviously fraught with dangers that might stifle revenues and stifle bank operations. The number of non-performing loans (NPLs) is calculated by comparing the number of non-performing loans to the number of loans disbursed by banks.

The Impact of Asset Returns (ROA) on Credit Distribution

Return on assets (ROA) is a metric that shows how well bank assets have been utilised to generate income when this ratio rises, implying that Return on assets (ROA) and credit have a positive association (Dendawijaya, 2003:120). The higher a bank's return on assets (ROA), the higher the level of profit it may earn with huge profits, allowing it to channel more credit and boost lending (Oktaviani, 2012).

Return on Equity (ROE) Has an Impact on Credit Distribution

The quantity of loan given is significantly influenced by return on equity (ROE). Increases in Return On Equity (ROE) are accompanied by increases in the number of loans disbursed, and vice versa. The Return On Equity (ROE) ratio is an indicator that measures a bank's ability to produce a net profit; as net profit rises, the bank can get extra money to finance the credit expansion.

Credit Distribution and the Loan-to-Deposit Ratio (LDR)

The Loan to Deposit Ratio (LDR) is a metric for comparing the total amount of credit granted by banks to funds available from third parties, such as savings, current accounts, and time deposits. The greater the Loan to Deposit Ratio (LDR), the more loans the banking industry is providing, resulting in a bigger amount of money for the bank through loan interest receipts.

On Credit Distribution, the Effect of Operating Costs on Operating Income (BOPO)

Bank lending is influenced by the ratio of operating expenses to income (BOPO). This means that the higher the BOPO (Beneficial Operating Expenses on Income), the higher the credit distribution. The lower the Operating Expenses to Income (BOPO), on the other hand, the lower the credit distribution.

This study is a causal one, with the goal of determining the impact of the independent variables on the dependent variable. Cause-and-effect research is a type of investigation that looks at causal links by looking at the consequences that occur and the possible elements (causes) that cause them. There is an independent variable (cause) in this study, which is the variable that influences, and a dependent variable (effect), which is the variable that is influenced.

This research is quantitative research, which uses numbers as a research approach, based on the type of data. The data in this study is in the form of numbers, specifically nominal and ratio numbers.

POPULATION AND SAMPLE

Population

In the 2018 research period, the population of this study was Rural Banks (BPR) located in the old Semarang Residency under the jurisdiction of the Financial Services Authority (OJK) Central Java Regional Office, with a total of 144 Rural Banks (BPR) in Central Java.

Sample

Purposive sampling Java was used to collect the research sample. The population considered in this study is the number of Rural Banks (BPR) in the Central Java region on a global scale. The sample in the population is based on the location and location of Rural Banks (BPR) in the Ex-Residency of Semarang, specifically in establishing the sample and population used in this study, As can be seen from the table below, the sample and population employed in this study were determined.

The study was conducted using a data pooling method at Rural Banks (BPR) in the former Semarang Residency from 2018 to 2019. Purposive sampling was used to choose a sample group of 65 rural banks (BPR) in the Ex-residence of Semarang. Purposive sampling is a sampling method that specifies the criteria as follows:

Table 2. Sampling Research (Rural Bank) RBs in Ex residency Semarang Year 2018

Information	Number of Companies
BPR under the supervision of the Financial Services Authority of the Central Java Regional Office, namely in the area of the Ex-Residency of Semarang	144
There are no financial reports available and published consistently during 2018 from the beginning to the end of the year and submitted to the Financial Services Authority of the Central Java Regional office.	79
There are no available ratios and other financial data in the published financial statements in 2018.	0
Number of Research Samples	65

Source: Processed secondary data, 2020

According to the table above, the amount of research data is based on sampling companies that met the aforementioned requirements and gathered as many as (n) 65 data points. The total number of Rural Banks (BPR) with location layouts under the supervision of the Financial Services Authority (OJK) Central Java Regional Office determines the number of study samples from the Semarang Residency. Researchers will examine the factors that determine the degree of public credit demand in the sample as a whole, using a variety of tools to collect data from as many as 65 rural banks (BPR).

The data in the table above originates from Bank Indonesia's (www.bi.go.id) or the Financial Services Authority's (www.ojk.go.id) websites; the balance sheet, profit and loss report, commitment report, and contingencies are the data referred to. During the 2018 timeframe, data was collected using Rural Banks (BPR) data that satisfied the research criteria.

According to the research sample and research period, data sources included Bank Indonesia's statistical financial reports and publications, the Financial Services Authority's Quarterly Reports, and financial data published by Rural Banks (BPR) under the supervision of the Financial Services Authority (OJK) Central Java Regional Office. Conducting a literature review and reviewing numerous literatures such as journals, past research, and other sources relating to this research subject are all part of the literature study. The data gathering approach was derived from a variety of sources, including questionnaires, literature reviews, and documentation.

The qualitative analysis in this study will be done by the compilation of descriptive statistical data from research variables. The minimum, maximum, mean, variance, and standard deviation are all included in the data explanation. The following are descriptive statistics for variables in research data.

Credit requests have an average value of Rp. 103542981.1. (in thousands). The average amount of credit requests at Rural Banks (BPR) in the Former Semarang Residency in 2018 was Rp. 103,542,981,100, with the lowest amount being Rp. 3,461,032,000 and the largest amount being Rp. 833,283,228,000.

Testing Hypotheses Hypothesis

Testing is used to see if there is a significant (positive or negative) relationship between the independent variables: Return on Assets (ROA), Return on Equity (ROE), Capital Adequacy Ratio (CAR), Non-Performing Loan (NPL), Capital Adequacy Ratio (CAR), Capital Adequacy Ratio (CAR), Capital Adequacy Ratio (ROE), In anticipating credit demand, the Loan to Deposit Ratio (LDR) and the Operational Expenditure to Operating Income (BOPO) ratios are used. The t test (partially) and F test are used to examine this hypothesis (simultaneously).

a) Credit Demand and the Capital Adequacy Ratio (CAR)

The t value is -4.605, and the probability value is 0.000 5 percent significance threshold or 0.05, indicating that there is a significant and negative effect between (Capital Adequacy Ratio) CAR and credit demand somewhat, according to the results of calculations using the SPSS program. The presence of a substantial and negative relationship suggests that the greater the Capital Adequacy Ratio (CAR), the lower the credit demand. The lower the Capital Adequacy Ratio (CAR), on the other hand, the greater the increase in credit demand.

b) The Impact of Non-Performing Loans (NPL) on Credit Demand

The t-count value is 2.007, and the probability value is 0.050 > a significance level of 5% or 0.05, indicating that there is a substantial and positive influence between non-performing loans (NPLs) and credit demand partially, as calculated using the SPSS program. This large and positive relationship suggests that the higher the Non-Performing Loan (NPL) value, the better it can explain and anticipate the rise in loan demand. The lower the Non-Performing Loan (NPL) value, on the other hand, the better it can explain and anticipate the fall in loan demand.

c) Return on Total Assets (ROA) has an impact on credit demand.

The t-count value is -1.514, and the probability value is 0.136 > 5% significance threshold or 0.05, indicating that there is no significant effect between Return on Total Assets (ROA) and credit requests partially, according to the calculation results using the SPSS program. Because there is no meaningful influence, the level of Return on Total Assets (ROA) has no bearing on the reduction in credit demand.

d) Return on equity (ROE) has an impact on credit demand.

The t-count value is 0.239, and the probability value is 0.812 > 5% significance threshold or 0.05, indicating that there is no significant effect between Return on Total Equity (ROE) and credit requests partially, according to the results of calculations using the SPSS program. The lack of a meaningful effect suggests that high and low ROE Return on Total Equity (ROE) have no effect on credit demand drop.

e) Loan Deposit Ratio (LDR) Effect on Credit Demand

The t-count value is 1.406 and the probability value is 0.165 > 5% significance threshold or 0.05, indicating that there is no significant effect between Loan Deposit Ratio (LDR) and credit demand somewhat, according to the results of the calculations using the SPSS program. Because there is no significant influence, the amount of the Loan Deposit Ratio (LDR) has no bearing on the increase in loan demand.

f) The Impact of Operational Costs on Operating Income (BOPO) on Demand for Credit

The t-count value is -2.965, and the probability value is 0.005 at a 5% significance level, or 0.05, indicating that there is a significant and negative relationship between Operational Costs on Operating Income (BOPO) and credit demand. The presence of a negative influence suggests that higher Operating Costs on Operating Income (BOPO) can explain and anticipate the drop in loan demand.

CONCLUSIONS

The Capital Adequacy Ratio's (CAR) Impact on Credit Demand

The findings indicate that the Capital Adequacy Ratio (CAR) has a considerable and negative impact on lending demand. The presence of a substantial and negative relationship suggests that the greater the Capital Adequacy Ratio (CAR), the lower the credit demand. The lower the Capital Adequacy Ratio (CAR), on the other hand, the greater the increase in credit demand. As a result, the first hypothesis (H1) is accepted, namely, that the Capital Adequacy Ratio (CAR) has a considerable impact on credit demand.

The findings of this study agree with those of Oktaviani (2012) and Yuliana (2014), who found that the Capital Adequacy Ratio (CAR) has an impact on credit distribution. However, this finding contradicts those of Adnan, et al (2016) and Yuwono & 10 Meiranto (2012), who found that the Capital Adequacy Ratio (CAR) had no effect on credit demand.

The Impact of Nonperforming Loans on Credit Demand

The findings revealed that Non-Performing Loans (NPLs) had a considerable and favorable impact on loan demand in part. This large and positive relationship suggests that the higher the NPL value, the better it can explain and anticipate the rise in credit demand. A decreased NPL value, on the other hand, can explain and anticipate a drop in loan demand. As a result, the second hypothesis (H2) is adopted, stating that non-performing loans (NPLs) have a considerable impact on credit demand.

The findings of this study agree with those of Nurlestari (2015), Trimulyanti (2014), and Runtolalo (2015), who discovered that non-performing loans (NPLs) had a favorable and significant impact on credit. Meanwhile, Hasyim (2014), Murdiyanto (2012), and Sari (2013) discovered that non-performing loans (NPLs) had a negative and considerable impact on credit.

Return on Assets (ROA) has an impact on credit demand.

The findings suggest that Return on Total Assets (ROA) has only a minor impact on lending demand. Because there is no meaningful influence, the level of Return on Total Assets (ROA) has no bearing on the reduction in credit demand. As a result, the third hypothesis (H3), that Return on Total Assets (ROA) has a major impact on credit demand, is ruled out.

The findings of this study differ from those of Chauzi (2011), Galih (2011), and Putri (2015), who found that Return on Total Assets (ROA) has a positive and significant impact on the number of credit requests. While the findings of this study agree with those of Puspitasari (2011), Oktaviani (2012), Yuwono (2012), Ismaulandy (2013), Putri (2013), and Anggraeni (2015), who discovered that Return on Total Assets (ROA) had a positive and insignificant effect on lending.

Return on equity (ROE) has an impact on credit demand.

The findings revealed that Return on Total Equity (ROE) had a minor impact on lending demand. Because there is no meaningful influence, the level of Return on Total Equity (ROE) has no bearing on the drop in credit demand. As a result, the fourth hypothesis (H4), that Return on Total Equity (ROE) has a major impact on credit demand, is ruled out.

The findings of this study contradict those of Himianar Triasdini (2010), who found that return on total equity (ROE) has a favorable impact on lending demand.

Credit Demand and the Loan-to-Deposit Ratio (LDR) The findings revealed that the Loan to Deposit Ratio (LDR) had only a minor impact on credit demand. Because there is no significant influence, the amount of the Loan Deposit Ratio (LDR) has no bearing on the increase in loan demand.

Credit Demand and the Loan-to-Deposit Ratio (LDR)

The findings revealed that the Loan to Deposit Ratio (LDR) had only a minor impact on credit demand. Because there is no significant influence, the amount of the Loan Deposit Ratio (LDR) has no bearing on the increase in loan demand.

The findings of this study corroborate those of Anggraeni (2015), who found that Return on Total Equity (ROE) has no significant impact on lending.

On Credit Demand, the Effect of Operational Expenses on Operating Income (BOPO)

The data show that operating costs on operating income (BOPO) and loan demand have a strong and negative relationship. The presence of a negative influence suggests that higher Operating Costs on Operating Income (BOPO) can explain and anticipate the drop in loan demand. As a result, the sixth hypothesis (H6) is adopted, stating that the ratio of Operating Costs to Operating Income (BOPO) has a considerable impact on loan demand.

The findings of this study corroborate those of Anggraeni (2015), who found that Return on Total Equity (ROE) has a considerable impact on credit demand.

DISCUSSION AND RESULT

It may be concluded, based on the outcomes of the analysis of the hypotheses that have been formulated, that:

In the Ex Residency of Semarang, the Capital Adequacy Ratio (CAR) has a large and negative impact on the demand for credit from rural banks (BPR). Non-Performing Loans (NPL) have a considerable and favorable impact on credit demand at rural banks (BPR) in the former Semarang Residency. The findings reveal a significant and unfavorable relationship between operating costs on operating income (BOPO) and loan demand.

In the ex-residence of Semarang, there was no significant relationship between the Return on Total Equity (ROE) and the lending demand of rural banks (BPR).

In Ex residence Semarang, the Loan to Deposit Ratio (LDR) had no substantial impact on credit demand Rural Banks (BPR).

In the former habitation of Semarang, there was a substantial influence and disadvantages of Operating Costs on Operating Income (ROA) against the loan demand of Rural Banks (BPR). After evaluating research, it was discovered that rural banks (BPR) with a high non-performing loan (NPL) rate were more likely to have a high demand, indicating the relevance of rural banks (BPR) in an attempt to raise client credit demand in light of the high number of non-performing loans (NPL). Other findings suggest that Rural Banks (BPR) with a low Capital Adequacy Ratio (CAR) and Operating Costs on Operating Income (BOPO) likely to increase their customer credit requests.

The results show that Return on Total Assets (ROA), Return on Total Equity (ROE), and Loan to Deposit Ratio (LDR) have no significant effect on credit demand, implying that the three independent variables do not support the hypothesis and that other factors other than these three variables should be considered in future research.

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