

The Effect of the Amount and Term of Credit and the Debtor's Business Income on the Repayment of People's Business Credit

Muhammad Raihan

Department of Accounting, Faculty of Economics and Business, Universitas Djuanda;
Bogor, Indonesia

E-Mail: muhammadraihan7299@gmail.com

Farizka Susandra

Department of Accounting, Faculty of Economics and Business, Universitas Djuanda;
Bogor, Indonesia

E-Mail: farizkasusandra@gmail.com

Saepul Anwar

Department of Accounting, Faculty of Economics and Business, Universitas Djuanda;
Bogor, Indonesia

E-Mail: saeful.anwar@unida.ac.id

577

Submitted:
JUNE 2024

Accepted:
JULY 2024

ABSTRACT

This study aims to determine the influence of the loan amount, loan term, and debtor's business income on the repayment of People's Business Credit (KUR) at Bank BRI Unit Cijeruk, Bogor, with the account officer as a moderating variable. Credit repayment refers to the debtor's ability to repay the loan, which affects credit collectability. The study population consists of 2,589 debtors registered at Bank BRI Unit Cijeruk in 2023. From this population, 104 debtors were selected as samples using purposive sampling techniques. The analytical tools used in this study are logistic regression and Moderated Regression Analysis (MRA). The results indicate that the loan amount, loan term, and debtor's business income have a significant impact on KUR repayment. Furthermore, the account officer, as a moderating variable, is proven to moderate the effect of the debtor's business income on KUR repayment. However, the account officer does not moderate the effect of the loan amount and loan term on KUR repayment. These findings highlight the importance of the role of account officers in enhancing the effectiveness of KUR repayment, particularly in the context of the debtor's business income, while they do not provide a moderating effect on the loan amount and loan term.

Keywords: Credit Amount, Credit Period, Debtor's Business Income, KUR Returns

ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh jumlah kredit, jangka waktu kredit, dan pendapatan usaha debitur terhadap pengembalian Kredit Usaha Rakyat (KUR) di Bank BRI Unit Cijeruk, Bogor, dengan account officer sebagai variabel moderasi. Pengembalian kredit mengacu pada kemampuan debitur dalam mengembalikan kredit, yang memengaruhi kolektibilitas kredit. Populasi penelitian ini mencakup 2.589 debitur yang terdaftar di Bank BRI Unit Cijeruk pada tahun 2023. Dari populasi tersebut, dipilih 104 debitur sebagai sampel menggunakan teknik purposive sampling. Alat analisis yang digunakan dalam penelitian ini adalah regresi logistik dan Moderated Regression Analysis (MRA). Hasil penelitian menunjukkan bahwa jumlah kredit, jangka waktu kredit, dan pendapatan usaha debitur memiliki pengaruh signifikan terhadap pengembalian KUR. Lebih lanjut, account officer sebagai variabel moderasi

JIAKES

Jurnal Ilmiah Akuntansi
Kesatuan
Vol. 12 No. 4, 2024
pp. 577-586
STIE Kesatuan
ISSN 2337 - 7852
E-ISSN 2721 - 3048
DOI: 10.37641/jiakes.v12i4.2764

terbukti dapat memoderasi pengaruh pendapatan usaha debitur terhadap pengembalian KUR. Namun, account officer tidak dapat memoderasi pengaruh jumlah kredit dan jangka waktu kredit terhadap pengembalian KUR. Temuan ini menunjukkan pentingnya peran account officer dalam meningkatkan efektivitas pengembalian KUR, khususnya dalam konteks pendapatan usaha debitur, namun tidak memberikan pengaruh moderasi pada jumlah kredit dan jangka waktu kredit.

Kata kunci: Jumlah Kredit, Jangka Waktu Kredit, Pendapatan Usaha Debitur, Pengembalian KUR

INTRODUCTION

The increasing economic activity of society and always accompanied by an increasing need for funds is also the main factor that drives economic conditions to change from time to time, inseparable from the role of the banking sector. Banking is a source of funds, especially in the form of credit, for individuals and business entities to carry out their business activities. In 2019, the value of bank credit reached IDR 5,633,401.85 trillion with a growth rate of 6.08%. This shows positive growth in credit distribution compared to the previous year. 2020 showed a decline in credit value to IDR 5,481,559.82 trillion, with credit growth contracting by 2.41 %. This reflects a decline in bank credit activity, which may have been caused by poor economic conditions, such as the impact of the COVID-19 pandemic. In 2021, bank credit began to recover with a value of IDR 5,768,585.45 trillion, experiencing a growth of 5.24%. This figure shows a recovery in credit distribution although it has not returned to the growth level as before the pandemic. 2022 showed a significant increase in bank credit, with a value reaching IDR 6,423,319.9 trillion and a growth rate of 11.35%. This growth reflects a significant increase in credit activity, possibly due to improving economic conditions and increased demand for credit. In 2023, the value of bank credit continued to increase to IDR 6,867 trillion, although the growth rate slightly decreased to 8.96%. Despite a slight decrease in the growth rate, this figure still shows a significant increase in the value of credit disbursed by national banks. Overall, the trend of credit growth has fluctuated, with a sharp decline in 2020, followed by a strong recovery in the following years (Lisa, 2023; Halim & Buana, 2021).

The increase in the value of banking credit in the last five years, that banking elements are very helpful in implementing community economic growth strategies and building national economic stability. However, economic growth in 2020 decreased drastically to (2.41%) due to the COVID-19 pandemic which stopped the Indonesian economy at that time. The amount of credit growth generally fluctuates, in this case it depends on the number of people taking credit, one of which is people accessing KUR. However, a larger number of debtors increases the risk of non-performing loans. The inability of customers to pay their debts within the time period specified in the credit agreement by the bank can cause credit risk. KUR repayment from one type of bank, namely a state-owned bank, which has relatively high credit problems (Supriyandi & Anwar, 2023; Ritonga & Rahmani, 2023).

Non-performing loans in People's Business Credit (KUR) and the ratio of Non-Performing Loans (NPL) to total credit in four state-owned banks in Indonesia in 2023. BRI (Bank Rakyat Indonesia) has non-performing loans in KUR of IDR 23.10 trillion, with an NPL ratio to total credit of 3.03%. This shows that BRI has the highest number of non-performing loans among the four banks listed in this table, and an NPL ratio that is also relatively higher compared to other banks. Mandiri (Bank Mandiri) recorded non-performing loans in KUR of IDR 2.77 trillion, with an NPL ratio of 1.53%. Although the amount of non-performing loans is much lower than BRI, its NPL ratio is the second lowest among other banks, indicating quite good credit management. BNI (Bank Negara Indonesia) has non-performing loans in KUR of IDR 9.39 trillion, with an NPL ratio of 2.5%. Although BNI has a higher number of non-performing loans than

Mandiri and BTN, its NPL ratio is lower than BRI but higher than Mandiri and BTN. BTN (Bank Tabungan Negara) recorded non-performing loans in KUR of Rp. 2.49 trillion, with an NPL ratio of 1.6%. BTN has the lowest number of non-performing loans among other banks, as well as an NPL ratio that is slightly higher than Mandiri but lower than BNI and BRI. That BRI has the highest non-performing loan burden, while Mandiri has the lowest NPL ratio.

Bank BRI has the largest credit problem worth Rp. 23.10 trillion, a much larger difference compared to other state-owned banks. As a result, the ratio or rate of return on BRI Bank credit is higher. This makes Bank BRI vulnerable to bad credit when debtors return KUR. Where Bank Rakyat Indonesia Cijeruk Unit is one of the Indonesian People's Banks in Bogor Regency. Debtors who take KUR at the BRI Cijeruk Unit face problems. The KUR refund process is sometimes not smooth, gets stuck, or is classified as problematic for several reasons. For example, the debtor's business may experience setbacks or go bankrupt, the debtor may not be able to manage the business well, thereby affecting the level of business profits, and there are also debtors who are irresponsible. Based on research from Isti'anah (2018) and Afreyeni & Putra (2019), regarding the amount of credit, there is a significant influence on credit returns or KUR. This is in line with research conducted by Kebede et al. (2016), who also stated the same thing, but this research is not in line with the research of Asih et al. (2022); Purwatiningsih & Pornamasari (2020); Marantika & Sampurno (2021), which revealed that the amount of credit has no influence on KUR returns. Hanindiati et al. (2022); Yuliawati (2019) and Rochmawati (2017), conducted research which explained that the credit period has a significant influence on KUR returns, however, research from Wulandari (2019) and Mardhika et al. (2022), who revealed the results of their research regarding the credit repayment period that the credit period has no effect on credit repayment.

Research from Silalahi & Hulu (2021) and Tukan et al. (2023) which shows that the debtor's business income has a significant effect on KUR returns. Anwar et al. (2021), also agree that there is an influence of business income on KUR returns. However, this is not in line with research from Afreyeni & Putra (2018), who also stated the results of their research that the debtor's business income has no effect on KUR returns. Research regarding account officers who can influence KUR return rates is based on research from Ayu & Mubarokiyah (2021) and Dalimunthe (2022), which reveals that the importance of account officer management in handling bad credit return rates with account officers managing debtor bills to ensure that debtor payments carried out according to the agreed time period. Based on the description of the problem phenomenon and the results of previous research which explained the results of inequalities in the variables listed, the author was initiated to conduct research regarding KUR returns at Bank BRI Unit Cijeruk Bogor.

METHODS

This research uses a quantitative approach with an associative design to analyze the relationship between the variables involved. The population in this study are debtors or borrowers who took People's Business Credit (KUR) credit at Bank Rakyat Indonesia (BRI) Cijeruk Unit, Bogor, in 2023, with a total of 2,589 people. Considering the fairly large population, this research applied a purposive sampling technique for sample selection, namely by selecting 104 debtors who met certain criteria that were relevant to the research objectives. The data used in this research is secondary data obtained from documents and reports related to KUR returns at the BRI Cijeruk Unit. Data collection was carried out carefully to ensure the validity and reliability of the data so that it could represent the population in a representative manner. This data will be analyzed using statistical techniques which include descriptive statistical analysis, logistic regression analysis and moderated regression analysis (MRA). Logistic regression was chosen as the main method in this research because it suits the nature of the dependent variable, namely KUR returns, and the moderating variable, namely account officer, both of

which are dummy variables. The use of this dummy variable allows measurements with values 0 and 1. One of the advantages of the logistic regression method is that it does not require classical assumption tests such as normality, heteroscedasticity and autocorrelation tests, which are usually required in linear regression analysis. For hypothesis testing, data will be processed using Statistical Package for the Social Sciences (SPSS) software version 24. Using SPSS facilitates complex data processing and provides accurate analysis results, which will ultimately be used to answer research questions and achieve research objectives. has been set. Thus, this research aims to provide empirical insight that can be used to improve KUR management and returns in the BRI Cijeruk Unit.

RESULTS

Descriptive Statistical Analysis presents the main variables analyzed. This table includes the amount of credit, credit period, debtor's business income, account officer, and People's Business Credit (KUR) returns. Descriptive statistics is an important part of data analysis, especially for those who frequently deal with data. Descriptive statistics is a technique used to describe or summarize data from a population or sample without drawing any broader conclusions. It is different from inferential statistics, which is used to make generalizations or predictions about a population based on a sample. Descriptive statistics involves presenting data through tables, graphs, or numerical summaries such as mean, median, mode, variance, and standard deviation. For example, the mean is used to determine the middle value of the data, while the standard deviation measures how far the data is spread out from the mean. Through descriptive statistics, we can understand the distribution, trends, and patterns present in the data. This provides a necessary baseline before moving on to more complex analysis. In practice, descriptive statistics helps researchers, analysts, and decision-makers to understand data quickly and accurately.

Table 1. Descriptive Statistics

| Variable | N | Minimum | Maximum | Mean | Std. Deviation |
|--------------------------|-----|---------|----------|-------------|----------------|
| Credit Amount | 104 | 5000000 | 50000000 | 23144230.77 | 12244609.09 |
| Credit Term | 104 | 12 | 36 | 22.87 | 8.296 |
| Debtor's Business Income | 104 | 6000000 | 40000000 | 17826923.08 | 8047724.526 |
| Account Officer | 104 | 0 | 1 | 0.72 | 0.451 |
| KUR Returns | 104 | 0 | 1 | 0.45 | 0.500 |
| Valid N (listwise) | 104 | | | | |

Table 1, in the credit amount variable, the results show that the smallest loan value is IDR 5,000,000 and the largest loan value is IDR 50,000,000 with an average loan amount of IDR. 23,144,230.77 and has a standard deviation value of 12244609.09. The credit term variable is proposed for a short term of 12 months and a long term of 36 months with an average loan term of around 22.87 months and a standard deviation of 8.296. The debtor's business income variable produces the smallest income of Rp. 6,000,000 and the largest income is Rp. 40,000,000 with an average value of Rp. 17,826,923.08 and has a standard deviation of 8047724.526. Furthermore, the account officer and KUR return variables have the same minimum and maximum values, namely 0 and 1, but differ in the average values (0.72 and 0.45) and standard deviations (0.451 and 0.500). In regression analysis, one of the important steps is testing the overall fit of the model (Overall Fit Model). Table 2 presents the results of the Overall Model Fit Test carried out at Step 0 (Block 0), where only constants were entered into the model.

Table 2. Overall Model Fit Test (Block 0 & Block 1)

| Iteration | -2 Log likelihood | Constant | Credit Amount | Credit Term | Debtor's business income | Account Officer |
|-----------|-------------------|----------|---------------|-------------|--------------------------|-----------------|
| Step 0 | 143.212 | -0.192 | | | | |
| | 143.212 | -0.192 | | | | |
| Step 1 | 80.048 | -2.312 | 0.000 | 0.067 | 0.000 | 0.273 |
| | 71.773 | -3.574 | 0.000 | 0.102 | 0.000 | 0.354 |
| | 70.377 | -4.398 | 0.000 | 0.123 | 0.000 | 0.361 |
| | 70.302 | -4.655 | 0.000 | 0.128 | 0.000 | 0.360 |
| | 70.301 | -4.674 | 0.000 | 0.128 | 0.000 | 0.360 |
| | 70.301 | -4.674 | 0.000 | 0.128 | 0.000 | 0.360 |

Table 2 shows the results of the Overall Model Test on Block 0 in the logistic regression analysis, where only constants are entered into the model. -2 Log likelihood remains stable at a value of 143.212 after two iterations, indicating that the basic model has reached convergence. Constant Coefficient with -0.192, which represents the log odds of the dependent variable without including the independent variable. In the first test (-2 Log Likelihood block 0) the results based on Table 2 were 143,212, while in the second test which was aimed at Table 2 (-2 Log Likelihood block 1) the results were 70,301. The assessment obtained from the entire regression model consisting of the Overall Model Fit Test (Block 0) and the Overall Model Fit Test (Block 1) uses -2 Log Likelihood if there is a decrease from the value of -2 Log Likelihood block 0 to -2 Log Likelihood block or -2 Log Likelihood block 0 > -2 Log Likelihood block 1. So, it can be concluded that the hypothesized model fits the data.

Regression Model Feasibility Test using the Hosmer and Lemeshow Test. This test is used to assess the fit of the logistic regression model to the data. Testing the Coefficient of Determination using Nagelkerke R Square. This table includes the -2 Log likelihood, Cox & Snell R Square, and Nagelkerke R Square values in Step 1. The Nagelkerke R Square value of 0.674 indicates the proportion of variation in the dependent variable that can be explained by the model, providing an indication of how well the model explains the data.

Table 3. Testing the Coefficient of Determination

| Chi-square | Df | Sig. | -2 Log likelihood | Cox & Snell R Square | Nagelkerke R Square |
|------------|----|-------|-------------------|----------------------|---------------------|
| 12.327 | 8 | 0.137 | 70.301 | 0.504 | 0.674 |

This test is carried out if the Sig value. is greater than 0.05 then H0 is accepted because there is no difference between the regression model and the data used, conversely if the Sig. smaller than 0.05 then H0 is rejected and H1 is accepted where there is a difference between the regression model and the data used. Based on table 6, the Hosmer and Lemeshow Test output can be seen as a chi-square value of 12.327 with a significance value of 0.137, which means that a significance value above 0.05 means that the regression model has a significant difference. Based on the results of the coefficient of determination test in Table 6, it shows that the value of the Nagelke R Square is 0.674, which means that the dependent variable (KUR returns) expressed by the independent variables (amount of credit, credit period and debtor's business income) is 67.4 % and the remaining 32.6% is explained by other variables outside the variables in this study.

Table 4. Classification Table

| | Observed | Not Past due date | Past due date | Percentage Correct |
|--------------------|-------------------|-------------------|---------------|--------------------|
| KUR Returns | Not Past due date | 50 | 3 | 94.3 |
| | Past due date | 8 | 43 | 84.3 |
| Overall Percentage | | | | 89.4 |

Based on Table 4, the predictive power of the regression model for the possibility that debtors whose KUR returns experience delays is 84.3%. This illustrates that using the

regression model used, there are no debtors who are predicted to experience congestion out of a total of 8 samples of debtors who experience congestion in KUR payments. Then the predictive power of the regression model for debtors who do not experience traffic jams is 94.3%, which also means that with the model used there are 50 debtors who are predicted not to experience traffic jams. Based on the data above, it can be concluded that the predictive power of the regression model is 89.4%. Wald test for regression coefficients in Step 1. This table displays the values of B (coefficient), S.E. (standard error), Wald, Df (degrees of freedom), Sig. (significance value), and Exp(B) (odds ratio) for each variable in the model. These results are used to test the significance of each variable, with the significance value indicating whether or not the variable has a significant effect on the regression model.

Table 5. Wald Test

| | B | S.E. | Wald | Df | Sig. | Exp(B) |
|---------------------------------|-------|-------|-------|----|-------|--------|
| Credit Amount | 0.000 | 0.000 | 8.606 | 1 | 0.003 | 1.000 |
| Credit Term | 0.128 | 0.057 | 5.058 | 1 | 0.025 | 1.137 |
| Step 1 Debtor's business income | 0.000 | 0.000 | 6.348 | 1 | 0.012 | 1.000 |
| Account Officer | 0.360 | 0.785 | 0.210 | 1 | 0.647 | 1.433 |
| Constant | 4.674 | 1.483 | 9.937 | 1 | 0.002 | 0.009 |

Based on the results of the regression coefficient test presented in Table 5, the regression model in this research can be obtained as follows:

$$\ln \frac{PKUR}{1 - PKUR} = \alpha + \beta_1 JK + \beta_2 JWK + \beta_3 PUD + \beta_4 AO + e$$

Following are the results of the coefficient test in table 4.10 Wald Test (T Test) which shows the parameter estimates. This table shows the relationship between variables and the impact of independent variables on the dependent variable. From the regression model, we get a constant value of 4.6744, which means that the variable amount of credit, credit period, business income of the debtor and account officer is worth 0.002, so the KUR return variable is 4.6744. The variable coefficient for the amount of credit obtained is 0.000. This shows that if the credit amount variable has a positive value, it shows a unidirectional relationship between the amount of credit and the KUR rate of return. The coefficient for the credit term variable is 0.128. This shows that if the credit term variable has a positive value, it shows a unidirectional relationship between the credit term and the KUR rate of return. The coefficient for the debtor's business income variable is obtained at 0.000. This shows that if the debtor's business income variable is positive, it shows a unidirectional relationship between the debtor's business income and the KUR return rate. The coefficient for the account officer variable is 0.360. This shows that the account officer variable has a positive value, indicating a unidirectional relationship between the account officer and the KUR return rate. MRA Test of Credit Amount with Account Officer against KUR, MRA Analysis Results with Credit Term Variable and MRA Analysis Results with Debtor Business Income Variable.

Table 6. MRA Analysis Results with Credit Amount, Credit Period Variable, and Income Variable

| Model | Un-std. Coefficients | | Std. Coefficients | t | Sig. | |
|-------|--------------------------|------------|-------------------|--------|--------|-------|
| | B | Std. Error | Beta | | | |
| 1 | Constant | -0.308 | 0.137 | | -2.248 | 0.027 |
| | Credit Amount | 3.271E-8 | 0.000 | 0.801 | 4.110 | 0.000 |
| | Account Officer | 0.267 | 0.176 | 0.241 | 1.522 | 0.131 |
| | Z1 | -9.967E-9 | 0.000 | -0.309 | -1.130 | 0.261 |
| 2 | Constant | -0.437 | 0.189 | | -2.307 | 0.023 |
| | Credit Term | 0.038 | 0.011 | 0.632 | 3.475 | 0.001 |
| | Account Officer | 0.003 | 0.249 | 0.003 | 0.013 | 0.990 |
| | Z2 | 0.001 | 0.013 | 0.022 | 0.068 | 0.946 |
| 3 | Constant | -.149 | 0.236 | | -0.634 | 0.528 |
| | Debtor's Business Income | 1.968E-8 | 0.000 | 0.317 | 1.445 | 0.151 |
| | Account Officer | 1.259 | 0.261 | 1.134 | 4.824 | 0.000 |
| | Z3 | -4.954E-8 | 0.000 | -1.101 | -3.371 | 0.001 |

Table 6 shows that account officer as a moderating variable is not significant with a significant value of Z1 ($X1*Z$) of 0.261. So, it can be said that the account officer variable cannot moderate the amount of credit towards KUR returns at the Bank Rakyat Indonesia Cijeruk Bogor Unit. Test the MRA Credit Period with the Account Officer on KUR Returns Table 10 also shows that account officer as a moderating variable is not significant with a significant value of Z2 ($X2*Z$) of 0.946. So, it can be said that the account officer variable cannot moderate the credit period for KUR returns at the Bank Rakyat Indonesia Cijeruk Bogor Unit. It also shows that account officer is a significant moderating variable with a significant value of Z3 ($X3*Z$) of 0.001. So, it can be said that the account officer variable can moderate the debtor's business income on KUR returns at the Bank Rakyat Indonesia Cijeruk Bogor Unit.

Based on the results of the Wald test and MRA test that have been described, the results of the logistic regression test can be identified. Testing hypotheses H1: The amount of credit has an effect on KUR returns. Based on table 9, the variable from Testing H2: Credit Period has an effect on KUR Returns. Based on table 9, the variable from Testing H3: Debtor's Business Income influences KUR Returns Based on table 9, the variable from Testing H4: Account Officer moderates the effect of credit amount on KUR returns. Based on table 10, the variable from Z1 gets a significance value of 0.261, which means it is greater than 0.05 or $0.261 > 0.05$, indicating that the fourth hypothesis is rejected. Testing H5: Account Officer moderates the effect of credit period on KUR returns. Based on table 10, the variable from Z2 gets a significance value of 0.946, which means it is greater than 0.05 or $0.946 > 0.05$, indicating that the fifth hypothesis is rejected. Testing H6: Account Officer moderates the influence of debtor's business income on KUR returns. Based on table 10, the variable from Z3 gets a significance value of 0.001, which means it is smaller than 0.05 or $0.001 < 0.05$, this indicates that the sixth hypothesis is accepted.

DISCUSSION

The test results show that the amount of credit has an effect on KUR returns at Bank BRI Cijeruk Bogor Unit. The higher the amount of credit given, the smoother the return of KUR to the bank. Debtors can budget KUR loan funds to be used for their operational business needs so that the amount of credit or loan amount can have a significant effect on the smooth level of KUR repayment. This is in line with research by Darussalam (2013); Natalia et al. (2019) and Koten & Sayang (2022) stating that the size of the loan or amount of credit influences the smooth level of credit repayment. The test results show that the credit period influences KUR returns at BRI Bank Cijeruk Bogor Unit. The longer the repayment period, the relatively smaller the monthly installments. Providing a relatively long repayment period can provide relief for debtors' payments because the monthly installments are relatively small in payments. This is directly comparable to research from Rochmawati (2016), Wulandari & Latupeirissa

(2019) and Yuliawati (2019) which revealed that the credit period has a significant effect on credit returns or KUR financing.

The test results show that the debtor's business income influences KUR returns at Bank BRI Cijeruk Bogor Unit. The greater the business income, the greater the chance of smooth and timely credit payments. Higher business income indicates better business capabilities in managing the business, so that the ability to pay credit will increase. These results are in line with research by Sari & Akbar (2019), Saputri & Erdkhadifa (2021) and Tukan et al. (2023), who concluded that business income can influence the smoothness of credit repayment, where the greater the business income, the greater the chance of smooth credit repayment. The test results show that the account officer cannot moderate the influence of the amount of credit on KUR returns at Bank BRI Unit Cijeruk Bogor. The account officer cannot determine the amount or credit ceiling desired by the debtor in applying for the credit amount, this is because an account officer has limited authority in determining the credit amount because the final decision rests with a party higher than the bank. This research is not supported by Lisa (2018) and Andini et al. (2024) which states that the account officer can approve or reject the credit application and loan ceiling made by the debtor so that it is in accordance with the financial capacity to return the credit that has been given by the bank through the account officer.

The test results show that the account officer cannot moderate the influence of the credit period on KUR returns at Bank BRI Unit Cijeruk Bogor. Account officers cannot completely change or extend credit terms independently, this must be accompanied by decisions from other banks. Even though there are certain limitations, account officers still have an important role in ensuring that the specified credit repayment period is in accordance with the debtor's capabilities and minimizes the risk of bad credit or default. However, research from Riyadi & Wahyuni (2018) and Ayuningsih (2020) revealed that the role of account officers is needed in completing credit repayments in financial institutions, one of which is that account officers can negotiate with customers to adjust the credit repayment period according to the customer's needs and financial capabilities. The test results show that account officers can moderate the influence of debtors' business income on KUR returns at Bank BRI Unit Cijeruk Bogor. Account officers always provide guidance and input regarding business management, business marketing strategies, cost efficiency and other topics that can help increase business income. Apart from that, account officers are able to help increase business income from debtors by offering debtors the opportunity to take part in training or mentoring programs for MSME businesses. This research is supported by Rizkiah et al. (2023), supervision is carried out by the account officer by examining written reports provided by the debtor, such as financial reports, financial distribution reports, or client loan account mutations, completeness of documents, and business activity reports, including stock of goods and growth of the debtor's business. This is a form of interaction or discussion between the account officer and the debtor as a form of monitoring to improve business performance.

CONCLUSION

Based on the results of testing, processing, and data analysis, this study concluded that the amount of credit, credit term, and debtor's business income each have a significant influence on the KUR yield at Bank BRI Unit Cijeruk Bogor. Partially, each independent variable shows a significant contribution in determining the level of yield obtained from the credit given. The amount of credit given to the debtor affects the amount of yield received by the bank. Credit with a larger amount tends to provide a higher yield, considering the greater risk taken by the bank. Likewise, credit term also plays a role in influencing yield. Credit with a longer term is usually associated with a higher risk of repayment, which ultimately affects the level of yield expected by the bank. Debtor's business income is an important factor that significantly affects the debtor's ability to meet its credit obligations, and thus affects the yield received by the

bank. This study also found that the account officer, as a moderating variable, has a significant role in moderating the effect of debtor's business income on KUR yield. Account officers can improve the effectiveness of creditworthiness assessment based on debtor's business income, thus minimizing risk and optimizing returns. However, Account Officers are unable to moderate the influence of credit amount and credit term on KUR returns. This suggests that these factors are more structural in nature and may be influenced by broader bank policies, so that the role of account officers is limited in this context. Overall, this study provides valuable insights for Bank BRI Unit Cijeruk Bogor in understanding the factors that influence KUR returns, as well as the moderating role of account officers in managing credit risk based on debtor's business income. Banks can consider these findings in developing more effective credit granting and risk management strategies.

REFERENCES

- [1] Afriyeni, A., & Putra, Y. E. (2019). *Analisis Faktor-Faktor yang Mempengaruhi Tingkat Pengembalian Kredit Usaha Rakyat (KUR) PT. Bank Rakyat Indonesia (BRI) Unit Talang Cabang Solok*. Available at: <https://osf.io/preprints/crfpg>
- [2] Andini, D., Andani, D., & Muhammad, A. (2024). *Prosedur Administrasi Pemberian Kredit Guna Bhakti Bagi Pegawai Pemerintah Dengan Perjanjian Kerja (PPPK) Pada Bank Bjb Kantor Cabang Pembantu Jalancagak Subang*. Available at: <http://www.ejournal.unsub.ac.id/index.php/keuangan/article/view/2046>.
- [3] Anwar, H. (2021). *Pengaruh Kredit Usaha Rakyat (KUR) terhadap peningkatan profitabilitas peternak sapi pada kelompok tani sipatuo di Desa Baru Kecamatan Sinjai Tengah*. Available at: <https://repository.uiad.ac.id/id/eprint/559/>
- [4] Asih, N. K. W. W., & Atmadja, A. T. (2022). Pengaruh Pendapatan Debitur, Besar Pinjaman, dan Kebijakan Restrukturisasi Terhadap Tingkat Kelancaran Pengembalian Kredit di Masa Pandemi Covid-19 Pada Lembaga Perkreditan Desa (LPD) Kecamatan Buleleng. *JIMAT (Jurnal Ilmiah Mahasiswa Akuntansi) Undiksha*, 13(01), 101-116.
- [5] Ayu, K. P., & Mubarokiyah, S. T. I. E. L. (2021). *Peran Account Officer Mikro dalam Upaya Meminimalisir Kredit Macet pada PT Bank Jabar dan Banten Kantor Cabang Pembantu Panumbangan Ciamis DI*. Available at: <https://repository.stielm.ac.id/file/mahasiswa/1344922183.pdf>
- [6] Ayuningsih, M. A. (2020). *Analisis Strategi Pelaksanaan Kinerja Account Officer Dalam Penentuan Kelayakan Pengajuan Pembiayaan KPR di BTN Syariah Madiun* (Ponorogo: Dissertation, IAIN Ponorogo).
- [7] Dalimunthe, H. R., & Inayah, N. (2022). Peran Account Officer Dalam Meminimalisir Risiko Pembiayaan Bermasalah Pada PT Bank Sumut Kantor Cabang Syariah Medan. *Jurnal Ilmu Komputer, Ekonomi, dan Manajemen*, 2(1), 352-361.
- [8] Darussalam, O. (2013). Faktor-faktor penyebab kredit bermasalah di PT. Bank Sulut cabang utama Manado. *Jurnal EMBA: Jurnal Riset Ekonomi, Manajemen, Bisnis dan Akuntansi*, 1(4).
- [9] Hanindiati, P., Alrasyid, H., & Taqwiem, A. (2023). Pengaruh Kepercayaan, Omzet Usaha Dan Jangka Waktu Pengembalian Terhadap Kelancaran Pengembalian Angsuran Nasabah Di Bank Syariah. *El-Aswaq: Islamic Economics and Finance Journal*, 3(2).
- [10] Isti'annah, K. (2018). *Pengaruh Jumlah Pembiayaan, Jangka Waktu Pengembalian, Dan Nilai Jaminan Terhadap Kelancaran Pengembalian Pembiayaan Di Koperasi Simpan Pinjam Dan Pembiayaan Syariah (Kspps) Bmt Usaha Artha Sejahtera Pamotan*. Available at: <https://core.ac.uk/download/pdf/160257886.pdf>
- [11] Kebede, M., Tegegn, T., & Tafese, T. (2016). Factors affecting loan repayment performance of small scale enterprises financed by micro finance institutions: study on private borrowers around wolaita and Dawuro zone. *Global Journal of Management and Business Research: C Finance*, 16(7).
- [12] Koten, V. L., & Sayang, S. (2022). Pengaruh Jumlah Tanggungan, Pendapatan Dan Besar Pinjaman Terhadap Tingkat Kelancaran Pengembalian Kredit Usaha Rakyat (KUR) Mikro Pada Bri Cabang Larantuka. *Jurnal Riset Ilmu Akuntansi*, 3(2), 120-130.
- [13] Lisa, E. S. S. (2018). *Analisis Pengendalian Intern Pemberian Kredit Modal Kerja Pada PT. BPR Mitra Rakyat Riau Pekanbaru* (Dissertation, Akuntansi).
- [14] Marantika, C. R., & Sampurno, R. D. (2013). *Analisis Faktor-Faktor Yang Mempengaruhi Kelancaran Pengembalian Kredit Usaha Rakyat (KUR) Mikro (Studi Kasus Pada Pt Bank Bri (Persero) Tbk. Unit Tawangsari II, Cabang Sukoharjo Tahun 2013)* (Dissertation, Fakultas Ekonomika dan Bisnis).
- [15] Natalia, V. A., Utomo, S. W., & Murwani, J. (2019, May). Pengaruh Pinjaman Dana Dan Jenis Usaha Terhadap Kelancaran Pembayaran Kredit Di Bank BTN Madiun. In *FIPA: Forum Ilmiah Pendidikan Akuntansi* 7, (1).

- [16] Purwatiningsih, A., & Pornamasari, I. R. (2020). Analisis Faktor Yang Mempengaruhi Tingkat Kelancaran Pengembalian Kredit (Studi Kasus Pada PT. BPR Kawan Malang). *Jurnal Akuntansi dan Perpajakan*, 6(2), 91-100.
- [17] Ramadina, R., Kusuma, I. C., & Aziz, A. J. (2023). Pengaruh Literasi Keuangan, Pendapatan Usaha Dan Besar Pinjaman Sebagai Variabel Mediasi Terhadap Kelancaran Pengembalian Kredit Usaha Rakyat (Kur) Pada Bank Bri Unit Cipayang Bogor. *Mufakat: Jurnal Ekonomi, Manajemen dan Akuntansi*, 2(4), 824-831.
- [18] Riyadi, F., & Wahyuni, S. (2018). Peran Account Officer Di Lembaga Keuangan Syari'ah (Studi Kasus di BMT Citra Mandiri Syari'ah Jepara). *MALLA: Journal of Islamic Banking and Finance*, 1(1).
- [19] Rizkyah, P., Muhlisin, S., & Arif, S. (2023). Peran dan Strategi Account Officer Dalam Meminimalisir Risiko Pembiayaan Bermasalah pada PT. BPRS Rifatul Ummah Bogor. *El-Mal: Jurnal Kajian Ekonomi & Bisnis Islam*, 4(2), 395-409.
- [20] Saputri, Y. E., & Erdkhadifa, R. (2021). Penerapan Analisis Regresi Berganda Dalam Pemodelan Tingkat Kelancaran Pengembalian Pembiayaan. *Jurnal Penelitian Mahasiswa Ilmu Sosial Ekonomi dan Bisnis Islam (SOSEBI)*, 1(1), 66-82.
- [21] Sari, M. S., & Akbar, A. (2019). Pengaruh Jangka Waktu Pinjaman dan Status Pekerjaan Terhadap Tingkat Kelancaran Pengembalian Kredit. *Jurnal Media Ekonomi (JURMEK)*, 24(3), 155-164.
- [22] Silalahi, D., & Hulu, E. (2021). Indikator Kolektibilitas Kredit Joint Financing Menggunakan Ols & Logit. *Jurnal Ilmu Keuangan dan Perbankan (JIKA)*, 11(1), 106-123.
- [23] Tukan, M. M., Lamawitak, P. L., & Dince, M. N. (2023). Analisis Faktor-Faktor Yang Mempengaruhi Tingkat Pengembalian Kredit Usaha Rakyat (KUR) Pada Koperasi Obor Mas Kantor Cabang Utama Sikka. *Profit: Jurnal Manajemen, Bisnis Dan Akuntansi*, 2(1), 227-238.
- [24] Wulandari, N. W. F., & Latupeirissa, J. J. P. (2019). Analisis Faktor-Faktor Yang Mempengaruhi Kolektibilitas Kredit Usaha Rakyat (KUR) Mikro BRI. *JSAM (Jurnal Sains, Akuntansi dan Manajemen)*, 1(3), 1-49.
- [25] Yuliatwati, A. (2019). *Pengaruh Jumlah Pembiayaan, Jangka Waktu Pengembalian Pembiayaan dan Nilai Jaminan Terhadap Kelancaran Pengembalian Pembiayaan Murabahah (Studi Pada BMT Fajar Cabang Bandar Lampung)* (Lampung: Dissertation, UIN Raden Intan Lampung).
- [26] Ritonga, S., & Rahmani, N. A. B. (2023). The Influence Of Principles Of Character, Capital, Collateral, Capacity, Condition Of Economy On The Smoothness Of Murabahah Finance Payments At PT. BPRS Puduarta Insani. *Jurnal Ekonomi*, 12(01), 778-790.
- [27] Supriyandi, S., & Anwar, S. (2023). The Implementation Of Murabahah Financing Contracts In Bank Syariah Indonesia. *Jurnal Ilmiah Ekonomi Islam*, 9(3), 4295-4307.
- [28] Halim, S., & Buana, T. L. (2021). The Non Performed Financing Effect on Financing and Control Strategy and Handling of Sharia Commercial Banks. *Journal of Islamic Economics & Social Science (JIESS) p-ISSN, 2722, 7499*.
- [29] Lisa, N. (2023). The Effect of Murabahah Financing for Civil Servants on Jambi Syariah Bank Income. *Zabags International Journal Of Economy*, 1(2), 90-98.