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The Effect of Loan Term and Loan Interest Rate on the Amount of NonPerforming Loans and Debtor Occupation as a Moderating Factor in LPDs in North Kuta District

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ABSTRACT: This study aims to analyze the effect of loan term and interest rate on nonperforming loans (NPL) with debtor occupation as a moderating variable at Lembaga Perkreditan Desa (LPD) in North Kuta District. The increasing number of bad loans in several LPDs indicates the need to examine internal financial factors that influence credit risk. This research employs a quantitative approach using multiple regression analysis and Moderated Regression Analysis (MRA). The sample consists of 64 observations of non-performing loan data collected from LPDs operating in North Kuta District. The results show that the loan term has a positive and significant effect on non-performing loans, indicating that the longer the loan period, the higher the likelihood of loan default. Likewise, the interest rate has a positive and significant effect on non-performing loans, meaning that higher interest rates increase the borrower's repayment burden and the probability of default. Debtors' occupation is able to moderate the relationship between loan maturity and the level of non-performing loans in a weakening direction. However, debtors' occupation is not able to moderate the effect of interest rates on non-performing loans. The coefficient of determination (R^2) of 0.277 indicates that the independent variables explain 27.73% of the variation in NPL, while the remaining 72.27% is explained by other factors outside the model. This research is expected to provide insights for LPD managers in setting credit policies, particularly in determining interest rates and loan terms, to reduce the risk of bad loans. It also contributes empirical evidence to the development of credit risk theory in community-based financial institutions.

KEYWORDS: Loan term, interest rate, non-performing loans, debtor, LPD

I. INTRODUCTION

The economy plays a crucial role in a country. In the current economic climate, some groups possess economic power and control a significant portion of national economic activity. Conversely, others are economically weak and unable to keep up with the expected rate of economic growth. One factor that can support economic growth is capital from financial institutions (Karlina et al. 2024).

Financial institutions, particularly the LPD (Lembaga Perkreditan Desa), operate on the basis of public trust. LPDs collect funds from the public in the form of savings, such as checking accounts, time deposits, certificates of deposit, and savings, then channel them back to the community in the form of credit. Essentially, LPDs function as fundraisers used to support community economic activities. The existence of LPDs, which support the middle class, has significant social and economic impacts on this group. People are increasingly engaging in lending, recognizing that money is an essential means of payment. Currently, many people consider credit activities vital for improving the quality of life and supporting community businesses. This situation creates a need for capital assistance through credit from LPDs for business development. To create a more prosperous economy, various financial institutions, such as LPDs (Village Credit Institutions), play a role (Mahendra and Priyanto, 2021).

Village Credit Institutions (LPDs) are financial institutions owned by traditional villages, operating within the village to improve the welfare of its residents (Sukandia, 2019:75). One of the services provided by LPDs is credit, which serves as a source of funding for LPDs. Smooth credit can encourage LPD growth, while non-performing or non-performing credit can hinder it.

According to Law Number 10 of 1998, Article 1 Number 11, credit is defined as the provision of money based on an agreement between the parties, with an agreed debt repayment period. If the credit limit is unstable or even irrecoverable, then the provision of credit carries certain risks. To reduce or avoid this risk, it is important to first analyze the credit limit provided. When LPDs face difficulties in getting debtors to make installment payments, bad debts can occur. Bad debts refer to debts that cannot be collected or credit that does not meet standards, caused by various factors that make it difficult for debtors to repay the loan, making the loan's status questionable.

According to Utami and Dewi (2021), various factors, both internal and external, can lead to bad debt. One such factor is the loan term. A short term can increase the amount of principal repayments a customer must pay each month. Conversely, a longer repayment term can reduce the risk of bad debt, although this also increases the risk of payment arrears due to various potential future events, such as disasters or other circumstances. However, this opinion differs from the findings of Amir (2020), who stated that the loan term influences the occurrence of bad debt. This is in line with research by Astuti et al. (2022), Utami and Dewi (2021), Harahap (2021), Yanda and Rahmazaniati (2024). This contrasts with the results of research conducted by Setyawan and Yuliarti (2019), which stated that the term has a negative and significant effect on bad debt.

Determining the interest rate is one of the internal factors influencing the level of Non-Performing Loans (NPL). In setting loan interest rates, LPDs (Village Credit Institutions) must comply with Bali Provincial Regulation (Perda) Number 3 of 2017 concerning Village Credit Institutions, which also regulates loan interest rates in each region. Each region may have different regulations regarding the loan interest rates that LPDs can charge. For example, some regions have Perda concerning Village Credit Institutions that regulate loan interest rates to suit the economic conditions and needs of the local community.

Interest rate fluctuations influence the amount of burden that must be paid by debtors (Pertiwi et al., 2020). The credit interest rate itself is the fee that must be paid by debtors to the LPD in return for the use of borrowed funds. High credit interest rates can discourage customers from using the LPD's services and choose other LPDs that offer lower interest rates. As explained by Selviya (2023), the interest rate is the price charged for a loan, which is a percentage of the principal amount of the loan that must be repaid within a certain period. The interest rate reflects the cost of the borrowed resources and is the compensation given by the borrower to the lender for the use of those funds. Thus, the credit interest rate plays a crucial role in the credit distribution process by the LPD. This is in line with the findings of Luru and Afif (2024) who found that the loan interest rate has a positive and significant effect on non-performing loans. This is in line with the results of Rahmadian and Sebayang (2024), Isa et al. (2022), and Utami and Dewi (2021) whose research found that the loan interest rate has a positive and significant effect on non-performing loans. In contrast, research by Dalimunthe and Janrosl (2023) found that interest rates had no effect on bad debt.

Previous research has shown inconsistent results, so this study re-examines the effect of collateral term and interest rate on the magnitude of non-performing loans, incorporating individual characteristics as moderating variables. Debtors are required to repay the loan and interest as agreed, and if they fail to meet their obligations or miss the deadline, the agreed collateral can be used to settle the debt. Every loan provided by the LPD (Lembaga Pembangunan Daerah, LPD) is secured by collateral as a form of protection, and loans are declared non-performing if they are not repaid within the stipulated time. Before disbursing loans, LPDs conduct an analysis based on the 5Cs (character, capacity, capital, business conditions, and economic conditions) to ensure credit security and minimize the risk of non-performing loans (Mahendra and Priyanto, 2021).

A debtor's occupation is an indicator of financial capability and stability (Spence, 1973). Debtors with a fixed income, such as civil servants (ASN), military personnel (TNI), police personnel (POLRI), and retirees, tend to have more stable income security and cash flow than those with fluctuating incomes, thus minimizing the risk of default even with longer loan terms. Income stability also makes debtors better able to manage consumption and adapt to changes in interest rates (Lusardi & Mitchell, 2014), so that interest rate increases do not necessarily increase non-performing loans. However, previous research results have been mixed: Sari and Aidin (2019), Deasy et al. (2023), and Karlina et al. (2024) found a positive and significant effect; Putra et al. (2022) found a negative and significant effect; while Mahendra and Priyanto (2021) found it to be insignificant.

Based on the background and inconsistency of previous research results, the researcher is interested in examining the Effect of Credit Term and Credit Interest Rate on the Amount of Bad Credit with Debtor's Occupation as a Moderator at LPD in North Kuta District.

II. RESEARCH METHODOLOGY

This study uses a quantitative approach with a causal associative hypothesis. The research location was at the Village Credit Institution (LPD) in North Kuta District. The field of study related to this research is financial accounting. The dependent variable in this study is the amount of bad debt. The independent variables in this study are the loan term and interest rate. The moderating variable in this study is the debtor's occupation. The population in this study is all LPDs in North Kuta District. In this study, the sampling technique used is the census method (total sampling), namely all Village Credit Institutions (LPD) in North Kuta District are used as research samples. The census method was chosen because the number of LPDs in North Kuta District is relatively limited, namely 8 (eight) LPD units, thus allowing the entire population to be used as research samples without random sampling.

Furthermore, each LPD is observed based on an observation period of four years (2021–2024). Thus, each LPD produces one data per year. Therefore, the total observation sample analyzed in this study is 8 LPDs × 4 years = 32 observations. Therefore, the sample in this study is 32. The data used in this study is secondary data. Data collection related to the topic to be discussed was carried out directly through document studies. The data analysis technique used in this study is the moderating variable interaction test, also known as moderated regression analysis.

III. RESULTS AND DISCUSSION

A. Descriptive Statistics of Research Variables

The description of research variables provides information about the characteristics of the research variables, including the number of observations, minimum value, maximum value, average value (mean), and standard deviation. Mean measurement is the most common method used to measure the central value and distribution of data. Standard deviation is used to measure how widely or how far the data deviates from the average value.

Table 1. Descriptive Statistics of Research Variables

	N	Minimum	Maximum	Mean	Standard deviation
Y	32	2.3900	3.9900	3.1743	0.4425
X1	32	3.0000	4.0000	3.2500	0.4399
X2	32	1.8000	3.0000	2.4187	0.3345
Z	32	0.1200	0.4900	0.2690	0.1128

Source: processed data, 2026

Based on the results of the descriptive statistical test, the term (X1) has a minimum value of 3.0000 and a maximum of 4.0000, with an average value of 3.2500 and a standard deviation of 0.4399. The average value approaching the maximum value indicates that most of the loans disbursed have a relatively long term. The low standard deviation indicates that the difference in credit tenors between debtors is not too large, so the policy for determining the tenor tends to be uniform.

The interest rate (X2) shows a minimum value of 1.8000 and a maximum of 3.0000, with a mean value of 2.4187 and a standard deviation of 0.3345. This average value indicates that the credit interest rate is in the moderate category. The smaller standard deviation compared to other variables indicates that the interest rate charged to debtors is relatively stable and does not vary much.

The debtor's occupation (Z) has a minimum value of 0.1200 and a maximum of 0.4900, with a mean value of 0.2690 and a standard deviation of 0.1128. The relatively low mean value indicates that the debtor's occupational conditions are generally at a fairly risky level, depending on the type of job held. The relatively small standard deviation indicates that the characteristics of the debtor's occupations among respondents are relatively uniform.

NPL (Y) has a minimum value of 2.3900 and a maximum of 3.9900, with an average value (mean) of 3.1743 and a standard deviation of 0.4425. The mean value is above the midpoint of the scale indicating that the level of Non-Performing Loan (NPL) in the research object tends to be in the fairly high category. The standard deviation is relatively smaller than the mean value indicating that the level of variation in NPL data among respondents or observation units is relatively homogeneous, so that the condition of non-performing loans tends to be evenly distributed.

A. Classical Assumption Test Results

Regression analysis requires assumptions to ensure the model can be used as a good predictive tool. Next, a classical linear regression model assumption test (classical assumption test) is performed. The purpose of this test is to ensure that the model or equation being tested does not violate these assumptions. This test is conducted to prove that the results obtained are BLUE (Best Linear Unbiased Estimator). Classical assumption tests include normality tests, multicollinearity tests, and heteroscedasticity tests.

The normality test aims to determine whether the confounding variables or residuals in the regression model have a normal distribution. A good regression model has a normal or near-normal distribution (Ghozali, 2020:116). The test was conducted using the Jarque–Bera test (JB Test) using the EViews program. Based on the results of the normality test, the Jarque–Bera probability value was 0.559644. Because this probability value is greater than the 0.05 significance level (0.559644 > 0.05), it can be concluded that the residual data are normally distributed.

The multicollinearity test aims to determine whether there is a high correlation between independent variables in a regression model. A good regression model should not have a high multicollinearity relationship between its independent variables. Based on the VIF value of the independent variables, it is less than 10, indicating there is no multicollinearity problem in the regression model. Therefore, the relationship between the independent variables is within tolerable limits and the regression model can be used for further analysis.

The heteroscedasticity test is conducted to determine whether there is inequality in the variances of the residuals in the regression model. A good model should have equal residual variances, also known as homoscedasticity. The test was performed using the Breusch–Pagan–Godfrey Test (BPG Test) in EViews. Based on the test results, the Obs*Rsquared probability value was 0.0265. Because this probability value is less than 0.05 (0.0265 > 0.05), it can be concluded that heteroscedasticity is present in the regression model.

B. Moderated Regression Analysis (MRA) Test Results

Moderated Regression Analysis (MRA) was used to examine the role of the debtor's occupation as a moderating variable influencing the relationship between the loan term and interest rate on non-performing loans (NPL). This method is a development of multiple linear regression involving interaction variables, thus demonstrating whether the relationship between the independent and dependent variables changes significantly due to the moderating variable. The purpose of this test is to determine whether the debtor's occupation strengthens, weakens, or has no effect on the relationship between the loan term and interest rate on non-performing loans (NPL).

Table 2. Moderated Regression Analysis (MRA) Test Results

	Coefficient	Std. Error	t-statistic	Prob.
C	-11.36926	2.235045	-5.086815	0,0000
X1	3.051337	0.571057	5.343312	0,0000
X2	1.789295	0.642042	2.786880	0,0098
Z	42.10719	10.11156	4.164261	0,0003
X1*Z	-9.164231	2.299449	-3.985403	0,0005
X2*Z	-4.16214	2.343744	-1.775455	0,0875

Source: processed data, 2026

The results of the moderated regression analysis (MRA) yield the following equation:

$$Y = -11.36926 + 3.051337.X1 + 1.789295.X2 + 42.10719.Z - 9.164231.(X1*Z) - 4.161214.(X2*Z)$$

The constant value of –11.36926 indicates that if the variables Term (X1), Interest Rate (X2), and Employment (Z) are considered zero, then the Non-Performing Loan (NPL) value is –11.36926. The negative constant value is not interpreted as an absolute value, but rather as the model's baseline value before the influence of the independent and moderating variables is entered into the regression equation.

The term coefficient (X1) has a positive value of 3.051337, which means that every one unit increase in the credit term, assuming other variables are constant, will increase the NPL by 3.051337. This shows that the longer the credit tenor given to customers, the higher the risk of non-performing loans due to increased uncertainty in the ability to pay in the long term.

The interest rate coefficient (X2) is positive at 1.789295, indicating that every one-unit increase in the interest rate will increase the NPL by 1.789295, assuming other variables remain constant. This finding suggests that the higher the interest rate charged to debtors, the greater the repayment burden, thus increasing the potential for non-performing loans.

The coefficient for the Occupation variable (Z) is positive at 42.10719, meaning that a one-unit increase in the occupation variable will increase the NPL by 42.10719, assuming other variables remain constant. This indicates that certain job characteristics or classifications are associated with an increased risk of non-performing loans, particularly if the job has a low income or stability.

The interaction coefficient between tenure and occupation is negative at –9.164231, indicating that the occupation variable weakens the effect of tenure on NPL. This means that for certain types of jobs, the negative impact of long loan tenure on NPL is smaller. In other words, employment acts as a moderating variable, weakening the relationship between loan term and nonperforming loans.

The interaction coefficient between interest rates and employment is also negative at –4.161214, indicating that employment weakens the effect of interest rates on NPLs. This suggests that for certain types of employment, interest rate increases do not significantly increase the risk of non-performing loans compared to other types of employment. Thus, employment acts as a moderating variable, weakening the relationship between interest rates and NPLs.

C. Model Feasibility Test and Hypothesis Test Results

Table 3. Summary Of Analysis Results

	Coefficient	Std. Error	t-statistic	Prob.
C	-11.36926	2.235045	-5.086815	0,0000
X1	3.051337	0.571057	5.343312	0,0000
X2	1.789295	0.642042	2.786880	0,0098
Z	42.10719	10.11156	4.164261	0,0003
X1*Z	-9.164231	2.299449	-3.985403	0,0005
X2*Z	-4.16214	2.343744	-1.775455	0,0875
R-squared	0.454323		Mean dependent var	3.174375
Adjusted R-squared	0.349385		S.D. dependent var	0.442573
S.E. of regression	0.356982		Akaike info criterion	0.945099
Sum squared resid	3.313342		Schward criterion	1.219924
Log likehood	-9.121577		Hannan-Quinn criter.	1.036195
F-statistic	4.329452		Durbin Watson stat	0,817084
Prob(F-sttistic)	0.005341			

Source: processed data, 2026

Based on the analysis results, the coefficient of determination (R^2) value was obtained at 0.454323. This value indicates that the variables of time period (X1), interest rate (X2), and debtor's occupation (Z), as well as the interaction variables of time period × debtor's occupation and interest rate × debtor's occupation, were able to explain the variation in changes in NonPerforming Loans (NPL) by 45.43%. This means that 45.43% of the variation in NPL can be explained by the variables included in the regression model, while the remaining 54.57% is influenced by other factors not included in this research model, such as customer income, value and type of collateral, payment ability, debtor character, and macroeconomic conditions. The Adjusted R^2 value of 0.349385 indicates that after adjusting for the number of independent variables in the model, the model's explanation ability to NPL variations is in the fairly good category. Although not all variations in NPL can be explained by the model, these results indicate that the variables of time period, interest rate, and debtor occupation along with their interactions have a relevant contribution in explaining the risk of non-performing loans.

The F-statistic value is 4.329452 with a significance level of Prob(F-statistic) of 0.005341, which is smaller than 0.05. These results indicate that the regression model used is simultaneously significant and is declared worthy of further analysis. This means that the independent variables of time period (X1) and interest rate (X2), the moderating variable of debtor's occupation (Z), and the interaction variables of time period × debtor's occupation and interest rate × debtor's occupation, together have a significant effect on Non-Performing Loans (NPL). Thus, the regression model used is able to explain the relationship between the research variables with a confidence level of 95%.

The hypothesis test results show that the term variable has a coefficient value of 3.051337 with a significance value of 0.0000 (<0.05). These results indicate that the term has a positive and significant effect on NPL. This means that the longer the credit term granted to the debtor, the higher the risk of non-performing loans, due to increased uncertainty in long-term repayment ability. Thus, the first hypothesis (H1), which states that the term of the loan has a positive and significant effect on nonperforming loans, can be accepted. The results of this study are in line with the findings of Amir (2020), who stated that the loan term influences the occurrence of non-performing loans because the longer the loan tenor, the higher the risk of default. This study is also consistent with the results of studies by Astuti et al. (2022), Utami and Dewi (2021), Harahap (2021), and Yanda and Rahmazaniati (2024), which show that although a longer term can reduce the amount of monthly principal installments, extending the obligation period can increase the chance of late or default in the future due to external factors such as changes in income or economic conditions.

The interest rate variable has a coefficient value of 1.789295 with a significance level of 0.0098 (<0.05). This indicates that interest rates have a positive and significant effect on NPLs. Increasing interest rates will increase debtors' payment burdens, potentially increasing the risk of default and non-performing loans. Therefore, the second hypothesis (H2), which states that loan interest rates have a positive and significant effect on non-performing loans at LPDs in North Kuta District, is accepted. This study's findings align with Mulyani's (2019) findings, which state that high loan interest rates have a positive relationship with increasing non-performing loan ratios in financial institutions. Research by Dewi and Putra (2021) also indicates that increasing loan interest rates can worsen customer repayment capacity, particularly in the small business sector. This finding is further supported by Gunawan (2020), who explains that interest rate fluctuations are a major cause of rising Non-Performing Loans (NPLs) in microfinance institutions.

The debtor's occupation variable has a coefficient value of 42.10719 with a significance level of 0.0003 (<0.05). These results indicate that the debtor's occupation has a positive and significant effect on NPL. This indicates that certain characteristics or types of employment are related to the level of non-performing loan risk, particularly employment with unstable income levels. Therefore, the third hypothesis (H3), which states that the debtor's occupation moderates the relationship between loan term and non-performing loans, is accepted. In the context of credit risk theory, employment with a steady income can reduce the risk of default even with a longer loan term, because the debtor has a more stable cash flow. Research conducted by Damayanthi et al. (2022) shows that the debtor's occupation has a positive and significant effect on non-performing loans. Consistent with the findings of Buyung et al. (2023), Karlina et al. (2024) found that the debtor's occupation has a positive and significant effect on non-performing loans.

The interaction variable between loan term and debtor's occupation has a coefficient value of –9.164231 with a significance level of 0.0005 (<0.05). This result indicates that debtor's occupation moderates the relationship between loan term and nonperforming loans (NPL) in a weakening direction. This means that in certain types of employment, the negative effect of long loan terms on increasing NPL is smaller. Therefore, the fourth hypothesis (H4), which states that debtor's occupation moderates the relationship between loan term and non-performing loans, is accepted.

The interaction variable between interest rate and debtor's occupation has a coefficient value of –4.161214 with a significance level of 0.0875 (>0.05). This result indicates that debtor's occupation does not moderate the relationship between interest rates and non-performing loans. Therefore, the effect of interest rates on non-performing loans tends to be the same across different types of debtor's occupations. Therefore, the fifth hypothesis (H5), which states that debtor's occupation moderates the relationship between loan interest rates and non-performing loans, is rejected. Based on these results, it can be concluded that debtor occupation does not moderate the effect of interest rates on non-performing loans at LPDs in North Kuta District. Therefore, financial institutions need to focus on rational interest rate policies that align with the general public's ability to pay, rather than considering differences in occupation when setting loan interest rates.

IV. CONCLUSIONS

Based on the results of the research analysis and the discussion in the previous chapter, the conclusions of this study are as follows: 1) The loan term has a positive and significant effect on the amount of non-performing loans at LPDs in North Kuta District. This means that the longer the loan term granted to debtors, the higher the risk of non-performing loans, due to increased uncertainty in long-term repayment ability. 2) Interest rates have a positive and significant effect on the amount of non-performing loans at LPDs in North Kuta District. This means that an increase in interest rates will increase the debtor's payment burden, potentially increasing the risk of default and non-performing loans. 3) The debtor's occupation moderates the relationship between the loan term and the amount of non-performing loans at LPDs in North Kuta District, weakening the relationship. This means that for certain types of employment, the negative effect of a long loan term on increasing nonperforming loans is smaller. 4) The debtor's occupation does not moderate the relationship between the interest rate and the amount of non-performing loans at LPDs in North Kuta District. This means that the effect of interest rates on non-performing loans tends to be the same across different types of debtor occupations. 5) This study uses secondary data in the form of internal LPD documents obtained from the credit and financial administration departments. The documents used include reports on the number of bad loans sourced from problem credit reports or credit collectibility reports, credit interest rate reports obtained from LPD interest rate policy documents, loan term reports sourced from agreement documents and debtor credit recapitulations, and debtor employment data obtained from credit application forms and debtor identity data. These data serve as the basis for analyzing the influence of term, interest rates, and the moderating role of debtor employment on the size of bad loans.

This study only used the variables of credit term, interest rate, and debtor's occupation to explain the magnitude of nonperforming loans in LPDs in North Kuta District. Therefore, there is still a possibility that other variables also influence nonperforming loans, such as income level, collateral value, debtor character, economic conditions, and debtor's financial management capabilities that were not analyzed in this study. Recommendations For LPDs in North Kuta District, it is recommended to be more careful in determining the credit term, especially for debtors with non-permanent jobs, because long credit terms have been shown to increase the risk of non-permanent loans. Therefore, it is necessary to adjust the credit term based on the stability of the debtor's employment and repayment ability. In determining the credit interest rate, LPDs need to consider the debtor's realistic repayment ability, considering that LPD interest rates are recommended to strengthen the creditworthiness analysis, not only based on formal or informal employment status, but also by assessing other aspects such as cash flow, payment history, and debtor's financial management to minimize the risk of default.

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