INFLUENCE OF ACCOUNTING AND NON-ACCOUNTING INFORMATION ON CREDIT DECISION

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ABSTRACT

Banks are the primary users of accounting information. A bank also has non-accounting information before giving a decision to prospective debtors in lending loans. The discussion in this study focuses on accounting information on whether it can be used to predict a credit decision taken by the bank. Non-accounting information is a control variable in this study. This research aims to gather empirical evidence about the problem. This research took place at the Bank Mandiri Medan branch of Imam Bonjol. By the purpose of this study, a multiple regression analysis models are used to test the research hypothesis regarding the effect of accounting information on credit decisions. The population in this study was all applications for working capital loans that had been approved by the bank in 2001. The samples drawn were 40 applications for credit for which the bank had approved credit. The results of the study indicate that accounting information is not entirely influential on credit decision making whereas non-accounting information that influences bank credit decisions is the guaranteed value and experience of the prospective debtor leader.

Keywords: credit decisions, accounting information, non-accounting information

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1. INTRODUCTION

The banking service industry has business activities that can be grouped into main and supporting businesses [1]–[3]. The main business of a bank is to raise public funds, in the form of deposits, savings and time deposits to be channeled back to the companies that need them, namely in the form of credit extension. Whereas the supporting business of a bank includes activities that can facilitate payment traffic, such as clearing, collection, and transfer [4]. In addition to these types of activities, providing guarantees to other parties for certain companies

in the form of issuing Bank Guarantee Certificates and providers of Letter of Credit facilities can also be grouped into bank supporting businesses [5]–[8]. A bank provides the provision of L/C facilities by cooperating with other banks abroad. The cooperation between the two banks aims to provide guarantees to both parties that transact export-import trade, namely in the form of a Letter of Credit [9]. Letter of credit is a bill of exporters to an importer outside the country through a domestic bank (the issuing bank). In line with the rapid progress of the economy and business today, the bank's business activities are increasingly sophisticated and diverse. It can be seen from the additional types of banking practice activities today such as credit cards, automatic teller machines (ATM); currency swaps, interest swaps, investment in the Eurodollar market to electricity and telephone account payment services [10]–[12]. However, various main activities which have long been the backbone of the agency's operations, until now still survive firmly.

The interest risk will arise if a bank gives credit to the debtor at an interest rate of $x\%$, but then the interest rate that must be paid by the bank to the depositors becomes greater than $X\%$. If this condition occurs, the bank suffers a loss. Credit risk will arise if the credit given to the debtor turns out to be stuck in the future. Included in this type of risk is a bottleneck of payment by the company that is guaranteed by the bank to other parties so that other parties make claims of payment to the bank for guaranteed receivables to the company (according to rights and obligations in the bank guarantee). The bank must adhere to the principle of prudence in the credit decisions given To avoid this risk. Liquidity risk will arise if the bank is unable to return the collected funds when requested by the fund owners who keep their money in the bank. It was experienced by Bank Suma some time ago, where the financial condition of Bank Suma was not enough to cover its obligations to customers who wanted to withdraw their savings, so the bank was declared defeated by Bank Indonesia and the government froze the claim. Similar events have also been experienced by several other banks when the monetary crisis (1997 - 2001) struck Indonesia, where the fund owners simultaneously rushed against the bank so that the bank experienced liquidity difficulties and resulted in the loss of public trust in Indonesian banking institutions. This fact illustrates that at any time the bank is inseparable from liquidity difficulties, especially if funds are channeled to debtors, originating from the type of savings that the owner can withdraw at any time.

Banks must be careful and accurate in calculating the possibility of various risks to deal with banking business risks that are so complex. The calculation can be in the form of evaluating each credit decision given to prospective debtors, both qualitatively and quantitatively. Qualitative credit evaluation is a process of evaluating the quality of prospective debtors' management of marketing strategies, short-term and long-term plans. In addition to the above, elements of compliance with applicable laws and regulations such as all forms of business licenses owned by prospective debtors and taxation, as well as references from other banks or previous banks also evaluated in the bank's prudential business principles. This research is a replication of several previous studies. Therefore, as a follow-up to similar research, the author wishes to conduct research at Bank Mandiri Medan, Imam Bonjol Branch. This study is intended to find empirical evidence about the effect of accounting information on credit decision making by Bank Mandiri Medan, Imam Bonjol Branch.

2. THEORIES

2.1. Activities and Definition of Bank

In carrying out its business financial institutions, daily bank activities will not be separated from the financial sector. Bank activities can merely be called a place to serve all the needs of

its customers [13]–[15]. The bank's business activities include fundraising, fund disbursement, outside bank services and other services. Law No. 7 of 1992 which was amended by law No. 10 of 1998 defines a bank is a business entity that collects funds from the public in the form of deposits and distributes them to the public in the form of loans and other forms in order to improve the standard of living of many people. The formulation of the definition of a bank by banking law has the same meaning as a banking concept written by Robert D. Edminister in his book entitled Financial Institution: Marketing and Management. In the law, the interpretation of the distribution of funds is not only in the form of credit distribution. Distribution of funds can also be in the form of participation, investment in securities, profit-sharing cooperation, and other forms of distribution [4].

2.2. Principles of Credit Decision

To avoid working capital credit facilities that will be given a problem, the bank must always pay attention to the principles of providing working capital credit facilities [16]–[18]. The principles of providing working capital credit facilities are a way to conduct an in-depth review of the conditions of prospective borrowers which includes analyzing character, capacity, capital, collateral and condition of the economy, explained as follows [7]:

- a) Character, it is the nature or character of a person, in this case, the prospective debtor. The purpose of the analysis is to give confidence to the bank that, the nature or character of the prospective debtor is genuinely trustworthy. This belief is reflected in the background of the prospective debtor both managed and personal business background such as; lifestyle or lifestyle, family circumstances, hobbies, and social status. A character is a measure to assess the willingness of prospective debtors to return credit facilities they have received. A person of good character will try to return the credit facility that has been received reasonably.
- b) Capacity, it is to see the ability of prospective debtors to complete credit facilities that are associated with the ability to manage a business in generating profits. So that in the end it will be seen its ability to pay off all obligations in connection with the receipt of credit facilities
- c) Capital, in the provision of credit facilities, creditors demand that prospective borrowers provide some funds as their capital to finance a project or business activity, with the provision of funds themselves means that prospective borrowers will feel they have a project or business to be financed, resulting in proper management responsibilities. With the provision of funds themselves, the bank can find out the sources of financing that the prospective debtor has for the business or project to be financed.
- d) Collateral, is a guarantee given by prospective debtors both physically and not physically. Guarantees should exceed the number of facilities provided. The guarantee received by the creditor must be seen in its legal aspects so that if a problem occurs, the guarantee can be easily disbursed. The guarantee function is the second way out for the facilities provided, meaning that the collateral will be disbursed if various ways to settle credit are not successful, then the guarantee disbursement is a last resort that cannot be avoided.
- e) Condition of economic, it is in assessing the provision of credit facilities should also assess the current and future economic conditions by the economic sector to be financed. In less stable economic conditions, it is better if credit facilities for certain sectors are not given in advance and even if given, it should pay close attention to business prospects in the future.

2.3. Definition of Accounting Information

Information is needed. Information has value to the firm and their managers because it is necessary for making sound decisions and inducing desired actions [19]–[21]. The Accounting Principle Board (APB) Statement No. 4 (1970) defines accounting as a service activity [22]. Its function is to provide quantitative information, generally regarding money, regarding the economic body that is intended to be used in economic decision making, as a basis for choosing among several alternatives. Accounting information is the result of a quantitative data processing process in the size of money. It is sourced from transactions of operations of a business entity or organizational unit can be in the form of financial statements of business entities or organizational units, to be conveyed to parties who need it, and can be used by interested parties in making various alternative economic decisions. The financial statements are prepared and presented at least once a year to meet the needs of a large number of users. Financial statements include balance sheets, income statements, changes in financial position reports, changes in capital reports, explanatory notes and material which are an integral part of financial statements [23].

Parties with interest in the financial statements of a business entity or organizational unit can be divided into two groups, such as the internal and external parties of the organization's business unit. Internal parties are those related to company operations such as company management, to see company performance and project business conditions or organization in the future, while for employees to see the stability and probability of the company and the ability of companies to provide remuneration and career opportunities in the future will come. External parties include lenders (creditors), who are interested in financial information that allows them to decide whether the debtor will pay the loan that has been given along with interest by the credit agreement signed by both parties. The government, in this case, the directorate general of taxes has an interest in financial statements to see how much tax can be withdrawn from the business entity or unit of the organization.

Moreover, there are many more parties who have an interest in the financial statements of a business entity or organizational unit, of course, according to the needs of each party. Internal parties make use of financial statements for decision making with the aim of controlling a business entity or organizational unit. External parties utilize financial statements for decision making with the aim of analyzing and evaluating the performance of business entities or organizational units not to control them.

2.4. Definition of Non-Accounting Information

In addition to accounting information that affects the provision of credit, non-accounting information can affect the provision of credit to prospective debtors [24]. Non-accounting information can be explained as follows [4]:

- a) Guarantee, the value of collateral can influence the decision to grant credit facilities, collateral received by the creditor is the second way out for the final settlement of credit. If the credit provided is no longer possible from the results of the business or project financed. Then the last resort for credit settlement must be through collateral disbursement.
- b) The age of the prospective debtor company, the rationale for choosing this variable is the longer the life of the company, the more the company will be tested for its survival.

- c) Experience of the leadership of prospective debtors, this condition is taken into account in providing credit facilities, because to see how far the experience of the leadership of the prospective debtor manages the business, the character, and bond of both the debtor in managing the business.
- d) The period of being a prospective customer of a debtor's bank, the rationale for choosing this variable is that the longer the prospective debtor has become a customer, the easier it will be to know the character and ability of prospective borrowers in managing their business.
- e) Ownership Diversification, to find out the number of owners of business entities managed by prospective debtors, the more owners of business entities managed by prospective debtors, the more owners of business entities managed by prospective debtors will improve the survival of the company.

4. METHODOLOGY

4.1. Conceptual Framework

Based on the discussion above, the research conceptual framework can be presented as follows.

Accounting Information		Non-Accounting Information	
Current Ratio	(X1)	Guarantee	(X13)
Quick Ratio	(X2)	Company Age	(X14)
Inventory Turn Over	(X3)	Experience of prospective debtor leaders	(X15)
Fixed Assets Tturn Over	(X4)	The period of being a bank customer	(X16)
Profit Margin	(X5)	Ownership diversification	(X17)
Return to Total Assets	(X6)		
Economic Rentability	(X7)		
Return on Net Worth	(X8)		
Debt to Equity Ratio	(X9)		
Time Interest Earned Ratio	(X10)		
Accuunis Receivable	(X11)		
Total Assets to Debt Ratio	(X12)

4.2. Research Population and Samples

The research population is all working capital loan applications received and approved by PT. Bank Mandiri Tbk. Medan Imam Bonjol Branch. Based on data obtained from PT. Bank Mandiri Tbk. Branch of Imam Bonjol Medan, it can be seen the number of loan applications and approved during the 2001 period amounted to 310 debtors. Taking into account the limitations of time and cost, so researchers did not research the entire population but carried out on samples from the population. The size of the sample which is the object of research is calculated using the formulation proposed by Cahyono (1996).

$$n = \frac{N \cdot Z^2 \cdot \alpha \cdot p \cdot q}{d^2 \cdot (N - 1) + Z^2 \cdot \alpha \cdot p \cdot q}$$

Where:

- n = number of samples
- p = estimator of population proportions
- q = p - 1
- Z α = normal standard price
- d = tolerated deviations
- N = population

The number of credit requests and approved amounts to 310 debtors for the period 2001, with the assumption of a regular standard price of 5% or 1.96, a deviation tolerated 15% estimator proportion of population 0.50, so the sample size using the above formulation is 40.003 or rounded to 40 debtors.

4.3. Research data

Data collection is a systematic procedure and a standard for obtaining the required data. In this study, data was collected by visiting the office of PT. Bank Mandiri Tbk. Medan Imam Bonjol Branch. The data that became the object of the study were accounting information and non-accounting information from debtors who were sampled and had obtained credit in 2001. The sample collection was done randomly. In this study there were no respondents, this was because the data taken was secondary data. Considering the banking law No. 10 of 1998 concerning bank secrecy, technically the researcher requested assistance from several Bank Mandiri credit analysts to fill in the accounting and non-accounting data printed on the files of each debtor into the questionnaire format the researchers had prepared. In connection with the limited time of credit analysts to meet directly with researchers and expedite the research process, researchers left the questionnaire list sheet to be filled at leisure and did not interfere with their routine activities, by honestly answering each questionnaire based on debtor data. After a few days later the researcher came to the office of PT. Bank Mandiri Tbk. Medan Branch Imam Bonjol to take a list of questionnaires filled out by credit analysts who were respondents by reaffirming the procedure for filling out the questionnaire so that errors in filling out the questionnaire list could be eliminated.

4.4. Operational Definition and Variable Measurement

This research was conducted to see the effect of accounting information on credit decision making at PT. Bank Mandiri Tbk. Medan, Imam Bonjol Branch. Credit decisions are the dependent variable while accounting and non-accounting information are independent variables. Constructively independent variables consist of two, namely accounting information variables and not accounting, but individually accounting information variables are formed on several variables, as well as non-accounting variables. The details of these variables are as follows:

Accounting Information Variables:

- current ratio
- quick ratio

- inventory turn over
- fixed asset turn over
- profit margin
- return to total assets
- economic profitability
- return on net worth
- debt to equity
- time interest earned ratio
- account turn over
- total assets to debt ratio

Non-accounting Information Variables:

- guarantee
- business age
- experience of the leadership of prospective debtors
- the period of being a bank customer
- ownership diversification
- credit decision

5. RESULT AND DISCUSSION

5.1. Analysis of the Effect of Accounting Information on Credit Decisions

The study was conducted to find empirical facts about the effect of accounting information on lending decisions. Variable accounting information includes the current ratio, quick ratio, inventory turnover, fixed assets turnover, profit margin, return to total assets, economic rentability, return on net worth, debt to equity ratio, time interest earned ratio, accountable ratio, and total assets to debt ratio. These variables on several variables have multicollinearities such as return to total assets (X6), debt to equity ratio (X9), the assumption of the receivable ratio (X11) and the portion of fixed assets to debt (X12), such as a result of a larger condition index 30. Therefore, it must be aborted, so the analysis is current ratio, quick ratio, inventory turnover, fixed assets turnover, profit margin, return to total assets, economic rentability, return on net worth and time interest earned ratio which are expressed at a significant level of linearity. It shows that not all accounting information variables have linear significance for lending decisions (Y1). This as a result of the significance value is greater than alpha 0.05 and a portion smaller than alpha 0.05. The variable accounting information that influences lending decisions is the Current ratio, quick ratio and time interest earned ratio. This is as a result of the significance value is smaller than alpha 0.05 (see variable inventory turnover, fixed assets turnover, profit margin, return to total assets, economic reliability and return on net worth), as a result of the significance value greater than alpha 0,05. Regression equations Accounting information for lending decisions can be stated as follows:

$$Y1 = 0,675 + 0,02768 X1 + 0,06622 X2 - 0,0009762 X3 - 0,005365 X4 - 0,03759 X5 - 0,01627 X7 + 0,08129 X8 + 0,005766 X10$$

Adjusted R-Square of 0.865 which means that the decision to give credit to PT. Bank Mandiri Medan Imam Bonjol Branch amounting to 86.5% is influenced by accounting information while 13.5% is influenced by other factors. Thus it can be concluded that with a confidence level of 86.5% accounting information can influence lending decisions, which means the first hypothesis, such as H_0 is rejected and H_1 is accepted.

5.2. Analysis of the Effect of Non-Accounting Information on Credit Decisions

The study was conducted to find empirical facts about the effect of information not accounting on lending decisions. Non-accounting information variables include collateral, the age of the company, experience of the prospective borrower, the period of being a customer of the bank and verified ownership. From these variables there is no multicollinearity, this is the case as a result of the condition index being smaller than 30 so that all the variables analyzed are not accounting information. From the results of linearity testing of non-accounting information variables. It shows that non-accounting information has linear significance for lending decisions (Y_2). It is indicated by the significance value of smaller than alpha 0.05, with a confidence level of 53.9%. However, if viewed individually, not all variables of non-accounting information also influence the decision to grant credit. The non-accounting information variables that influence the lending decision are Guarantee and Experience of the leadership of prospective debtors. This is as a result of the significance value smaller than alpha 0.05 (see attachment 24D), while the non-influencing credit decision is the age variable of the company, the period of being a bank customer and ownership diversification. As a result, the significance value is greater than alpha, 05). Regression equations Non-accounting information for lending decisions can be stated as follows:

$$Y_2 = 0.666 + 0.08436 X_{13} - 0.008386 X_{14} + 0.008617 X_{15} + 0.008547 X_{16} - 0.007786 X_{17}$$

Adjusted R-Square of 0.539 which means that the decision to give credit to PT. Bank Mandiri Imam Bonjol of 53.9% is influenced by non-accounting information while 46.1% is influenced by other factors. Thus it can be stated that the statistic of the age of the company, the period of being a bank customer and diversified ownership, does not affect the lending decision is the guarantee and experience of the prospective debtor leader. Thus it is concluded that the second hypothesis, namely H_0 is rejected and H_1 is accepted.

6. DISCUSSION

Based on the results of the analysis stated above, statistical accounting information that includes inventory turnover, fixed assets turnover, profit margin, return to total assets, economic rentability, return on net worth, debt to equity ratio, account receivable ratio and total assets to debt ratio does not affect the decision making of credit facilities at PT. Bank Mandiri Tbk. The Medan branch of Imam Bonjol, while the one influencing is the Current ratio, quick ratio and time interest earned ratio. Every prospective debtor who submits a loan application must attach a financial report. It is one of the formal requirements that must be fulfilled. The financial statements that are attached do not have to be audited. As long as researchers conduct research and interviews with officials of PT. Bank Mandiri Tbk. Medan branch of Imam Bonjol, it can be stated that not a single financial report is given by a prospective audited debtor or in other words the financial report attached is a financial report prepared by a prospective debtor and not audited by a public accounting firm.

The financial statements provided by prospective debtors are indirectly analyzed, but corrections are made as needed by the results of interviews, visits to business locations and checking banks conducted by officials of PT. Bank Mandiri Tbk. Imam Bonjol Medan Branch

on the financial condition and business feasibility of prospective debtors. Thus, the formal requirements of financial statements have met the requirements for further analysis by officials of PT. Bank Mandiri Tbk. Imam Bonjol Medan Branch in the framework of granting credit.

The consideration in lending decisions is not solely derived from accounting information provided by prospective debtors but from other information in the form of character, capacity, capital, collateral, and condition of the economy, according to direct interviews with researchers with competent officials at PT. Bank Mandiri Tbk. Medan Imam Bonjol Branch.

The statistically non-accounting information includes guarantees, company age, the experience of the prospective debtor leader, the period of being a bank customer and diversification of ownership. That which affects the lending decision is the guarantee and experience of the prospective debtor leader. While those that do not affect the decision to give credit to PT. Bank Mandiri Tbk. The Imam Bonjol Medan Branch is the age of the company, the period of being a bank customer and diversification of ownership.

In granting credit, the primary consideration is the character and business feasibility of the debtor. The feasibility of a debtor's business is the primary source of payment for liabilities arising in connection with the granting of credit, and besides that, the character of the debtor is in good faith to pay for all obligations arising in connection with credit receipts.

7. CONCLUSION

Accounting information has an effect on credit decisions at PT. Bank Mandiri Tbk. Branch of Imam Bonjol Medan. It is indicated by the adjusted R-Square value of 86.5%. If viewed individually, the only variable that affects the lending decision is the Current ratio, quick ratio and time interest earned ratio. Non-accounting information affects credit decisions. It is indicated by the adjusted R-Square value of 53.9%. If viewed individually, the variables that influence the lending decision are only the guarantee and experience of the prospective debtor leader.

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