

## Research Article

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# An Analysis of the Factors Influencing Non-Performing Loans at Perumda BPR Garut

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Received: Sept 2, 2025; Accepted: Sept 21, 2025; Online: Sept 30, 2025 | DOI: <https://doi.org/10.47353/ijema.v3i4.344>

**Abstract:** This research was organized under the title: "Analysis of the factors that influence non-performing loans at Perumda BPR Garut". Reviewing the importance of controlling the non-performing loans (NPL) level in banks, This study aims to obtain data and information regarding the factors that influence non-performing loans at Perumda BPR Garut. The object of this research is Perumda BPR Garut and what is studied is related to the factors that influence non-performing loans at Perumda BPR Garut. In this research, the authors employed multiple linear regression techniques to analyze the data with questionnaires as technique to collect the data. The outcomes of the research lead to the conclusion that the factors affecting non-performing loans at Perumda BPR Garut are external factors consisting of the dimensions of the debtor's character, the debtor's business conditions and the debtor's managerial ability. So that banks need to provide guidance to customers who fall into the category of non-performing loans.

**Keywords:** Problem loans, Non-Performing Loans, Perumda BPR Garut.

## Introduction

Credit distribution to the public is conducted through loan agreements between the bank and prospective borrowers, creating a legal binding between the two parties. In society, loans have become a common financial mechanism. Individuals or business actors often require adequate capital to run their operations, which leads them to seek funding through loans from creditors or lending institutions.

Banks will only provide credit facilities to prospective customers after conducting proper credit analysis, following standard lending procedures. The credit will only be granted if the bank is confident that it will be repaid according to the agreed terms and timeframes. Failure of one or more borrowers to honor the agreements may trigger future challenges, notably an escalation in the Non-Performing Loans (NPL) ratio. If NPL exceeds 5%, it indicates a high level of credit delinquency, which can reduce a bank's interest income and overall profitability.

According to Bank Indonesia (BI), loan quality classifications are divided into five categories: (1) Current loans that perform normally without issues; (2) Special Mention loans beginning to show signs of problems and require close monitoring; (3) Substandard loans with delayed payments, although the borrower can still repay; (4) Doubtful loans with uncertain repayment ability; and (5) Loss loans where the borrower is no longer able to repay, requiring recovery action.

Among all banking activities, lending remains the most significant and riskiest area, making credit risk a dominant concern. Therefore, credit risk must be anticipated and managed properly to maintain the bank's financial health and performance.

The following table presents data on credit distribution at Perumda BPR Garut from 2019 to 2021, based on the public report published by the Financial Services Authority (Otoritas Jasa Keuangan/OJK):

**Table 1.** Credit Distribution Development Data of Perumda BPR Garut

Year	Total Loans Disbursed	Total Credit Non-Performing Loans	Non Performing Loan Neto (%)
2019	Rp 198.576.817.000	Rp 16.568.610.000	1,96
2020	Rp 195.125.192.000	Rp 24.309.821.000	2,90
2021	Rp 209.618.841.000	Rp 23.539.219.000	2,75

Source: Perumda BPR Garut Public Report (2019–2021), published on the Financial Services Authority (OJK) official website.

Referring to the information displayed in Table 1, it can be concluded that the total amount of non-performing loans increased from 2019 to 2020 and then experienced a slight decrease in 2021. This indicates that some customers encountered difficulties in repaying their loans to Perumda BPR Garut. According to Komang Triana Windartini (2015), among the factors contributing to bad loans are internal variables such as inadequate credit supervision, and external variable such as weak debtor character, misuse of credit, poor managerial ability, and unforeseen misfortunes. Furthermore, research by Aswar H. Thamrin (2016), Arif Yulianto (2017), and Pipit Buana Sari (2018) found that internal and external factors both positively influence the occurrence of non-performing loans. In addition, Arif Firmansyah and John Fornos (2019) stated that bad loans are influenced by poor accuracy in loan analysis by officers, moral hazard among credit staff, declining bank capital, and reduced customer trust.

A brief interview with representatives from Perumda BPR Garut revealed similar findings. Internal factors include a lack of staff knowledge regarding lending procedures, errors during collateral transactions, and insufficient credit monitoring from disbursement to repayment. External factors include poor debtor character with an intention to default, declining economic conditions, and limited debtor capacity to manage their business operations. Given the context outlined above, the author is motivated to carry out a study entitled: "*An Analysis of the Factors Influencing Non-Performing Loans at Perumda BPR Garut.*"

## Literature Review

### Credit

In everyday life, people are familiar with the term "credit." The origin of the term can be traced back to the Greek word "credere," signifying trust or faith. Hence, the core principle of credit lies in trust. A creditor, whether an individual or an institution, operates on the belief that the debtor will fulfill all contractual obligations in the future. As defined by Thamrin and Sintha (2018), credit refers to a "person's ability to access products or services based on a future repayment agreement."

### Elements of Credit

Hermansyah (2020) outlines the following key elements of credit

1. Trust: The creditor's confidence that the performance given, whether in the form of money, goods, or services, will be returned within a specific time period.
2. Time Period: The duration between the disbursement of credit and the expected repayment. This reflects the time value of money, where current money holds higher value than future money.
3. Degree of Risk: The potential risks due to the time lapse between disbursement and repayment. This element necessitates the need for collateral.

4. Performance or Object of Credit: Credit may not only involve money but also goods or services. However, modern economic transactions mainly focus on financial lending.

### Purpose of Credit

According to Thamrin and Sintha (2018), the primary purposes of granting credit are

1. Profit Generation: To earn returns primarily through interest and administrative fees, which are essential for the bank's sustainability.
2. Supporting Customer Business: To support customers in developing their businesses by providing funds for investment or working capital.
3. Assisting the Government: An increase in credit disbursement by banks supports national development across various sectors.

### Credit Principles

Banks must conduct credit analysis using assessment methods to evaluate potential borrowers.

According to Kasmir (2015), the 5C principle includes

1. Character: Evaluating the borrower's reliability based on personal and professional background.
2. Capital: Analyzing financial statements to assess the effectiveness of capital utilization (liquidity, solvency, profitability).
3. Capacity: Reviewing business experience, education, and regulatory understanding to assess repayment ability.
4. Collateral: Physical or non:physical security, which should exceed the credit amount and be legally verifiable.
5. Condition: Economic and political conditions, and the business outlook in the borrower's sector.

### Previous Research

Previous studies on the analysis of factors influencing non-performing loans can be seen in Table 2 below:

1. Komang Triana Windartini et al. (2015), the titled Analysis of Factors Affecting Non-Performing Loans at Village Credit Institutions (LPD) in East Denpasar District. The research results show that the internal factor variable (X1), namely lack of credit supervision, has a positive effect on non-performing loans, and the external factors (X2) such as debtor character weakness, credit misuse, lack of debtor capability, and disasters also have a positive effect on non-performing loans at Village Credit Institutions (LPD) in East Denpasar District.
2. Arif Yulianto (2017), the titled Internal and External Factors Influencing Non-Performing Loans Among Customers of PD. BPR BKK Wonosobo, Wonosobo Regency. The research shows that both internal and external factors significantly influence the occurrence of non-performing loans among customers of PD. BPR BKK Wonosobo, Wonosobo Regency.
3. Pipit Buana Sari (2018), the titled Factors Influencing Non-Performing Loans (Case Study at PT Bank Rakyat Indonesia Tbk, Binjai Branch). The study reveals that internal and external customer factors influence non-performing loans at PT Bank Rakyat Indonesia, Binjai Branch.
4. Auzia Hilmy Muhammad (2019), the titled Analysis of Factors Affecting Non-Performing Loans (NPL) at State-Owned Commercial Banks in Indonesia. The research findings indicate that: Loan to Deposit Ratio (LDR) has a significant effect on Non-Performing Loans (NPL), Capital Adequacy Ratio has no effect on NPL, and BI Rate also has no effect on NPL.

5. Arif Firmansyah, John Fernos (2019), the titled Analysis of Non-Performing Loans Based on the NPL Standard at PT Bank Perkreditan Rakyat (BPR) Prima Mulia Anugrah, Padang Branch. The results show that: (1) Non-performing loans are caused by four main factors: lack of accuracy by loan analysts, bad faith of PT BPR Prima Mulia Anugrah Padang staff, weak loan monitoring systems, and a declining economy. (2) The impact of NPLs on the bank includes reduced profits, disruption in cash flow, decline in bank health level, reduced bank capital, and loss of public trust. (3) Measures taken to address non-performing loans at PT BPR Prima Mulia Anugrah Padang Branch include loan restructuring, rescheduling, collateral confiscation, and loan write-offs.

This study differs in terms of the research method, as it uses confirmatory analysis, meaning the researcher confirms the factors that influence non-performing loans at Perumda BPR Garut. The reason the researcher selected the specific indicators is because information obtained from Perumda BPR Garut indicated that these factors are the most dominant in influencing non-performing loans.

## Method

Sugiyono (2018), this method is based on research involving numerical data that can be estimated using statistical methods. This study applies a descriptive approach aimed at describing the research topic or research results. Sugiyono (2018) explains that the descriptive method is intended to portray or outline the research subject based on gathered information.

The data sources used in this study are as follows:

1. Primary data, obtained through the distribution of questionnaires to employees of Perumda BPR Garut regarding credit provision procedures, credit collateral, and credit supervision.
2. Secondary data, sourced from non-performing loan reports available on the Financial Services Authority (OJK) website.

## Results and Discussion

The research data has been tested for classical assumptions, and the data has passed these tests, making it suitable for further data processing. This study involves 70 respondents, all of whom are non-performing loan debtors at Bank Perumda Garut. Respondent characteristics are categorized by age, gender, educational background, business type, and professional experience.

### Normality Test Results

		Unstandardized Residual
N		70
Normal Parameters <sup>a,b</sup>		20.5857143
	Mean	20.5857143
	Std.	1.48822663
	Deviation	
Most Extreme	Absolute	.097
Differences	Positive	.077
	Negative	-.097
Test Statistic		.097
Asymp. Sig. (2-tailed)		.098 <sup>c</sup>

Through data analysis using the normality test and statistical formula, an Asymp. Sig. value of 0.098 was obtained, exceeding 0.05. This indicates that the data follows a normal distribution.

### Multicollinearity Test

Multicollinearity is assessed by examining Tolerance and VIF values, with a model being considered free of such issues if the Tolerance value exceeds 0.05 and the VIF value is below 10.

Variabel	Nilai Tolerance	Nilai VIF (%)
Faktor Internal (X1)	0,732	1,366
Faktor Eksternal (X2)	0,732	1,366

The table indicates that all independent variables have VIF values below 10 and tolerance values above 10%, suggesting that the correlation among them does not exceed 90%. Hence, it can be inferred that multicollinearity is not present in the regression model.

### Autocorrelation Test Results Test

The autocorrelation test aims to identify whether a relationship exists between the residual errors of the current period (t) and those of the preceding period (t-1) within the linear regression model. The findings of this test are outlined below :

Unstandardized Predicted Value	
Test Value <sup>a</sup>	20.75187
Cases < Test Value	33
Cases $\geq$ Test Value	37
Total Cases	70
Number of Runs	42
Z	1.477
Asymp. Sig. (2-tailed)	.140
a. Median	

As presented in the table, the Asymp. Sig. value of 0.140 is greater than 0.05, indicating the absence of autocorrelation in the regression model employed.

### Multiple Linear Regression Analysis

The method of multiple linear regression is applied to investigate the extent to which various independent variables affect a single dependent variable. In this research, internal customer factors (X1) and external factors (X2) serve as the independent variables, while non-performing loans (Y) represent the dependent variable.

Model	Unstandardized Coefficients	Standardized Coefficients	95,0% Confidence Interval for B	Collinearity Statistics							
				Std. Error	B	T	Sig.	Lower Bound	Upper Bound	Tolerance	VIF
1	2,893	4,691	,617 ,540		-6,471			12,257			

(Const ant)	X1	,025	,110	,028	,223	,824	-,195	,244	,732	1,366
	X2	,258	,074	,443	3,486	,001	,110	,405	,732	1,366

### Regression Equation

$$Y = a + b_1 X_1 + b_2 X_2 + e$$

$$Y = 2.893 + 0.025X_1 + 0.258X_2 + e$$

Referring to table, the formulation of the multiple linear regression equation is presented below:

1. The constant coefficient of 2.893 indicates the baseline level of non-performing loans when internal and external variables contribute to credit risk. This suggests that non-performing loans persist due to the influence of additional factors that are not accounted for in the current regression model.
2. The regression coefficient of the internal factor ( $X_1$ ) is 0.025. This positive coefficient indicates that  $X_1$  has no significant influence on Y. In other words, the high value of collateral provided by the debtor to the bank, combined with the lack of supervision by the bank, does not significantly increase non-performing loans. Put differently, for every 1 percent increase in the internal factor ( $X_1$ ), the non-performing loans (Y) increase by 0.025 units, assuming no change occurs in the remaining variables.
3. The regression coefficient of the external factor ( $X_2$ ) is 0.258. This positive coefficient indicates that  $X_2$  has a positive effect on Y. This means that if the debtor's character is poor, accompanied by unfavorable business conditions and weak managerial ability in meeting obligations, the non-performing loans will increase. In other words, for every 1 percent increase in the external factor ( $X_2$ ), the non-performing loans (Y) increase by 0.258 units, assuming other variables remain constant.

### Simultaneous Test (F-Test)

The F-test is primarily conducted to assess whether the combined influence of all independent variables significantly impacts the dependent variable.

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	.028	2	.014	7.978	.002 <sup>b</sup>
	Residual	.038	22	.002		
	Total	.066	24			

a. Dependent Variable: NPL

**Predictors:** (Constant), Environmental Disclosure, Environmental Performance

The F-test results shown in table reveal a significance value of 0.002, which is below the 0.05 threshold. This suggests that environmental performance and environmental disclosure collectively exert a significant and positive influence on profitability. Consequently, the regression model is deemed appropriate for conducting individual (partial) hypothesis testing.

### Sub-Test (t-Test)

The t-test is employed to assess the extent to which each independent variable individually (in isolation)

affects the dependent variable. The outcomes of the t-test conducted in this study are presented in the table below.

Model	T	Sig.
1.(Constant)	,617	,540
X1	,223	,824
X2	3,486	,001

Referring to the table above, the individual influence of each independent variable is detailed as follows:

### 1. Internal Factor Variable (X<sub>1</sub>)

The SPSS test results for the internal factor variable (X<sub>1</sub>) on non-performing loans (Y) show a calculated t-value of 0.223, where t-calculated < t-table (0.223 < 1.667) with a significance level of 0.824. Since the significance level ( $\alpha$ ) is 5% or 0.05, and 0.824 > 0.05, the hypothesis H<sub>1</sub> is rejected. This means that the internal factor variable (X<sub>1</sub>) does not have a significant effect on non-performing loans (Y).

### 2. External Factor Variable (X<sub>2</sub>)

The SPSS test results for the external factor variable (X<sub>2</sub>) on non-performing loans (Y) show a calculated t-value of 3.486, where t-calculated > t-table (3.486 > 1.667) with a significance level of 0.001. Since 0.001 < 0.05, the hypothesis H<sub>2</sub> is accepted. This indicates that the external factor variable (X<sub>2</sub>) has a significant effect on non-performing loans (Y).

## The Effect of Internal Factors on Non-Performing Loans at Perumda BPR Garut

According to the hypothesis test outcomes, the internal factors demonstrate a significance level of 0.824 in the SPSS output. With a significance threshold ( $\alpha$ ) of 5% = 0.05, since 0.824 > 0.05, it can be concluded that the internal factor variable (X<sub>1</sub>) has no significant effect on non-performing loans (Y).

The internal factors influencing non-performing loans at Perumda BPR Garut are related to collateral and bank supervision.

### 1. Collateral

According to Kasmir (2015), "Collateral is the security provided by prospective borrowers, either in physical or non-physical form. The collateral should exceed the value of the loan provided and must be verified for its validity so that, in the event of a default, it can be quickly liquidated."

This implies that low-value collateral given by debtors to the bank relative to the credit amount may increase the likelihood of non-performing loans. Conversely, higher-value collateral may reduce the risk.

Thamrin and Sintha (2018) state that "The purpose of collateral is to ensure the loan and business are protected." This protection can be in the form of physical goods, personal guarantees, or credit insurance.

There are two types of loans based on collateral secured loans and unsecured loans. Secured loans are backed by tangible or intangible assets, while unsecured loans are granted purely based on trust and carry a higher risk, as there are no assets to claim in case of default.

### 2. Bank Supervision

Bank supervision is a managerial function that ensures proper credit management to minimize deviations and support the implementation of sound credit policies. Poor supervision may lead to an increase in non-performing loans, whereas effective supervision can mitigate such risks.

According to Fatimah (2017), "Credit supervision serves to detect early deviations in loan disbursement." It helps banks take timely and appropriate actions to prevent potential defaults. Mudrajad and Suhardjono, as cited in Ismail (2017), mention that internal factors such as inaccurate credit analysis can lead to mismatches between the loan and borrower needs, resulting in an inability to repay. Collusion between credit officers and borrowers may also lead to inappropriate lending decisions. Kasmir (2015) adds that internal factors include analytical errors or collusion, leading to subjective and inaccurate credit decisions.

According to Iskandar (2013), non-performing loans are influenced by both internal and external factors. Internal factors include the value of collateral, liquidity of collateral, ownership status, and weak or passive supervision. Therefore, the internal factor variable, which has a significance value  $> 0.05$ , is not considered to have a significant impact on non-performing loans at Perumda BPR Garut.

Among internal factors, collateral and active supervision are considered dominant, as they are crucial in preventing loan defaults. Inadequate collateral combined with weak supervision increases the risk of non-performing loans due to the lack of early intervention. This finding aligns with Suyatno (2017), who states that bad loans are not necessarily caused by internal borrower factors. It also supports the research by Arif Yulianto (2017), which found that internal factors do not significantly influence non-performing loans at Perumda BPR Garut.

### **The Effect of External Factors on Non-Performing Loans at Perumda BPR Garut**

Based on hypothesis testing, the external factor variable shows a significance value of 0.001 in the SPSS output. With a significance threshold ( $\alpha$ ) of  $5\% = 0.05$ , since  $0.001 < 0.05$ , it can be concluded that the external factor variable ( $X_2$ ) has a significant influence on non-performing loans ( $Y$ ). External factors leading to non-performing loans include the character of the debtor, business conditions, and managerial ability.

#### **1. Debtor Character**

Kasmir (2015) states "Debtor character refers to the belief that the borrower's nature and behavior can be trusted." This can be assessed through background, employment, personal habits, lifestyle, and family circumstances. A poor debtor character increases the risk of loan default, while a trustworthy borrower reduces it. Mudrajad and Suhardjono, cited in Ismail (2017), note that some borrowers deliberately avoid making payments due to a lack of willingness rather than ability. Expanding the business beyond capacity or poor market conditions can also hurt the company's ability to repay its loans.

#### **2. Business Conditions**

According to Kasmir (2010, 2015), business conditions should be assessed based on the current and future economic and political environment, especially within the borrower's industry sector. A business with poor prospects increases the risk of non-performing loans. Thamrin and Sintha (2018) emphasize the importance of assessing whether a borrower's business has future potential. If not, both the bank and the borrower could suffer losses.

#### **3. Managerial Ability**

Supriyono (2011) defines managerial ability as a company's capacity to manage operations and generate profit to meet present and future obligations. It includes business experience, sound management, and good financial control. Poor management increases the risk of default, while strong management helps

reduce it. Among the external factors, business environment and responsibility are dominant. The state of the borrower's business directly impacts their ability to repay loans. If the business is performing well, repayments are likely to be smooth; if not, defaults may occur. A poor debtor character, unfavorable business conditions, and weak managerial skills can significantly increase the likelihood of non-performing loans. Kasmir (2015) explains that external factors may include deliberate default, where the borrower refuses to repay even though capable, or unintentional default due to events such as natural disasters or economic hardship that prevent repayment. This is in line with Iskandar (2013), who identifies the business environment as a key factor influencing non-performing loans. It also supports the findings of Thamrin (2016) and Pipit Buana Sari (2018), who concluded that external borrower factors significantly affect non-performing loans.

## Conclusion

Based on the results and discussion of the previous sections, the following conclusions can be drawn:

1. Borrowers agree with the provision that the value of collateral must exceed the proposed credit limit to Perumda BPR Garut and agree with the bank supervision policies from the credit disbursement stage to its settlement, in relation to internal factors that may influence non-performing loans.
2. Borrowers agree that non-performing loans can be prevented through good cooperation between the borrower and the bank. Such cooperation includes effective communication in case of financial difficulties caused by the borrower's declining business performance and managerial ability, which may lead to decreased revenue and inability to repay installments.
3. Non-performing loans at Perumda BPR Garut are currently within the normal category, as indicated by the Non-Performing Loan (NPL) ratios: 1.96% in 2019, 2.90% in 2020, and 2.75% in 2021. These rates are considered normal because they remain below Bank Indonesia's maximum threshold of 5%.
4. Internal factors, consisting of collateral and bank supervision, do not significantly influence non-performing loans at Perumda BPR Garut.
5. External factors, consisting of borrower character, business condition, and managerial ability, have a positive and significant influence on non-performing loans at Perumda BPR Garut.

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