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Research Article

The Influence of Debtor Quality, Income Level, and Collateral on the Decision to Grant Loan Credit at BRI Kelapa Unit KC Bumi Serpong Damai

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Abstract: This study examines the influence of debtor quality, income level, and collateral on credit lending decisions at Bank Rakyat Indonesia (BRI) Unit Kelapa Dua, KC Bumi Serpong Damai. The findings indicate that debtor quality and collateral have a positive and statistically significant effect on credit approval decisions, while income level does not exhibit a significant influence. These results suggest that banks prioritize behavioral credibility and asset-based guarantees over income considerations when assessing loan applications. Collectively, the three variables significantly affect credit lending decisions, confirming the importance of comprehensive credit evaluation frameworks in mitigating credit risk and maintaining banking stability.The results of this study contribute to the literature on credit risk management by reinforcing the relevance of prudential principles, particularly the application of the 5C framework, in contemporary banking practices. The insignificance of income level highlights the need for banks to refine income assessment mechanisms, especially for borrowers with fluctuating or informal earnings. Future research is encouraged to incorporate additional variables such as business prospects, macroeconomic conditions, and digital credit scoring systems to further enhance the understanding of credit decision-making processes in the banking sector.

Keywords: Collateral; Credit Lending Decisions; Debtor Quality; Income Level; Prudential Banking.

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1. Introduction

Banks play a central role in modern economic systems by acting as financial intermediaries that mobilize public funds and redistribute them through credit provision to productive sectors. Credit distribution is essential for economic growth, as it enables business expansion, investment, and consumption activities, particularly within the micro, small, and medium enterprise (MSME) sector. Both commercial and state-owned banks contribute significantly to this process by offering diverse credit products tailored to various economic needs (Ramadhan, 2025). Consequently, the effectiveness of banking institutions in allocating credit directly affects financial stability and long-term economic development.

Lending activities represent a core function and primary source of income for banking institutions. However, credit distribution is inherently associated with credit risk, which arises when borrowers fail to meet their repayment obligations. The persistence of non-performing loans (NPLs) poses a serious threat to bank liquidity, profitability, and solvency, particularly during periods of economic uncertainty (Santoso et al., 2023). Studies have shown that fluctuations in macroeconomic variables such as interest rates and inflation significantly influence banks' lending behavior, often leading to tighter credit policies that restrict loan availability, especially for MSMEs (Biasmara, 2022).

Given these risks, banks are required to apply prudential principles in assessing loan applications to ensure responsible credit allocation. One of the most widely adopted frameworks is the 5C principle—character, capacity, capital, collateral, and conditions—which serves as a standard guideline in evaluating borrower eligibility (Nurseptiani & Wiyanti, 2024; Vidyasari et al., 2020). This framework enables banks to assess both qualitative and quantitative aspects of prospective debtors, thereby reducing the likelihood of default and supporting sustainable credit growth.

In recent years, the evaluation of debtor creditworthiness has been enhanced through the integration of technology-based decision support systems. Methods such as Fuzzy Tsukamoto, TOPSIS, and Random Forest algorithms have been implemented to improve accuracy and efficiency in credit risk assessment (Indriani et al., 2023; Patriya et al., 2022; Zailani & Hanun, 2020). Empirical evidence suggests that the application of these methods contributes to more objective lending decisions and reduces the incidence of bad loans (Purba, 2025; Utami et al., 2025). Nevertheless, limitations persist, particularly in assessing MSME borrowers who often lack comprehensive financial records (Lambajang, 2025).

Among the determinants of credit approval, debtor quality is a critical factor influencing lending decisions. Debtor quality reflects the borrower's integrity, credit history, financial behavior, and commitment to fulfilling contractual obligations. Banks tend to favor borrowers with a strong repayment history and stable financial profiles, as these characteristics are associated with lower default risk (Asah & Louw, 2021; Bahri et al., 2023). Prior studies confirm that debtor quality plays a significant role in determining creditworthiness and loan approval outcomes.

In addition to debtor quality, income level serves as a fundamental indicator of a borrower's repayment capacity. Stable and sufficient income is positively correlated with the ability to service debt, thereby reducing credit risk (Sangwan & Nayak, 2020). Borrowers with consistent income streams are more likely to receive higher loan amounts and favorable credit terms (Nadeesha & Madhushani, 2023). Furthermore, collateral functions as an important risk mitigation instrument, providing security for lenders in the event of borrower default. The value and type of collateral significantly influence credit approval decisions, particularly for larger loan exposures (Novira & Putri, 2023; Vyhovska et al., 2021).

Despite the extensive literature emphasizing the importance of debtor quality, income level, and collateral, empirical studies at the operational unit level of state-owned banks remain limited. In practice, inconsistencies in credit approval decisions may still occur, suggesting potential gaps between credit policy and implementation. Therefore, this study aims to examine the effect of debtor quality, income level, and collateral on credit lending decisions at Bank Rakyat Indonesia (BRI) Unit Kelapa Dua, KC Bumi Serpong Damai. The findings are expected to provide empirical evidence that supports more effective, objective, and risk-aware credit decision-making within the banking sector.

2. Preliminaries or Related Work or Literature Review

Credit Theory and Bank Lending Decisions

Credit is defined as the provision of funds by a financial institution to a borrower based on an agreement that requires repayment within a specified period, accompanied by interest or other compensation. In banking institutions, credit functions as a primary instrument for income generation while simultaneously posing significant financial risk. Therefore, lending decisions must be grounded in sound credit theories that emphasize prudence, risk assessment, and sustainability. According to Nugraha & Lestari (2023), lending activities are the core operational function of banks, and the volume of credit disbursed is highly dependent on internal financial conditions as well as external economic factors. This perspective highlights that credit decisions are not merely transactional but strategic actions that influence bank performance and stability.

Credit Risk and Debtor Creditworthiness

Credit risk refers to the potential loss incurred by a bank when a borrower fails to meet repayment obligations. Managing credit risk is essential to maintaining bank liquidity and minimizing non-performing loans (NPLs). One of the most fundamental approaches to mitigating credit risk is debtor creditworthiness analysis, which evaluates the borrower's ability and willingness to repay debt. Vidyasari et al (2020) and Adrianta (2020) emphasize that ineffective credit assessment significantly increases default probability, thereby threatening banking stability. Consequently, banks rely on structured evaluation frameworks to ensure that credit is extended only to financially viable and trustworthy borrowers.

The 5C Principle in Credit Assessment

The 5C principle—Character, Capacity, Capital, Collateral, and Conditions—is a widely accepted framework used by banks to assess loan applicants. Character reflects the borrower's integrity and credit history, capacity refers to repayment ability based on income and cash flow, capital represents financial strength, collateral serves as risk mitigation, and conditions relate to external economic factors. Nurseptiani & Wiyanti (2024) argue that the 5C principle is particularly effective in microfinance and MSME lending programs such as Kredit Usaha Rakyat (KUR). Empirical studies demonstrate that the consistent application of the 5C framework contributes to improved credit quality and reduced credit risk (Hidayu et al., 2025).

Debtor Quality as a Determinant of Credit Decision

Debtor quality refers to the overall credibility and reliability of a borrower in fulfilling debt obligations. It encompasses behavioral and financial characteristics, including credit history, employment stability, integrity, and repayment discipline. According to Asah & Louw (2021), debtor quality is a critical determinant in bank lending decisions, as borrowers with strong credit reputations are perceived as lower-risk clients. Bahri et al (2023) further confirm that debtor quality significantly influences credit approval, as banks prioritize borrowers with stable financial behavior and a proven track record of repayment.

Income Level and Repayment Capacity

Income level represents one of the most measurable indicators of a borrower's repayment capacity. Stable and sufficient income enables borrowers to meet monthly installment obligations without financial distress. Sangwan & Nayak (2020) demonstrate that higher income levels are positively correlated with debt repayment ability and lower default risk. Similarly, Nadeesha & Madhushani (2023) find that borrowers with consistent income streams are more likely to obtain higher loan amounts and favorable lending terms. Therefore, income level serves as a crucial quantitative variable in evaluating credit eligibility and loan sustainability.

Collateral as a Risk Mitigation Instrument

Collateral refers to assets pledged by borrowers to secure loans, providing banks with legal protection in the event of default. Collateral reduces credit risk by enhancing lender confidence and incentivizing borrowers to fulfill their obligations. Vyhovska et al (2021) assert that collateral plays a dual role: as a financial safeguard and as a signal of borrower commitment. Empirical evidence indicates that loans supported by adequate collateral are more likely to be approved and typically involve larger credit amounts (Novira & Putri, 2023). Consequently, collateral remains a decisive factor in bank credit decision-making.

Technological Approaches in Creditworthiness Analysis

Advancements in financial technology have transformed traditional credit assessment processes through the use of decision support systems and predictive models. Techniques such as TOPSIS, Fuzzy Tsukamoto, and Random Forest algorithms have been applied to enhance objectivity and efficiency in credit evaluations (Indriani et al., 2023; Patriya et al., 2022; Zailani & Hanun, 2020). These methods assist banks in processing large datasets and predicting default risk more accurately. Nevertheless, Purba (2025) note that technological approaches must still be complemented by fundamental debtor assessments, particularly when dealing with MSME borrowers who may lack comprehensive financial documentation.

3. Materials and Method

This study employs a quantitative research approach with an associative design to examine the causal relationship between debtor quality, income level, collateral, and credit lending decisions. The research was conducted at Bank Rakyat Indonesia (BRI) Unit Kelapa Dua, KC Bumi Serpong Damai, which was selected due to its active role in retail and MSME credit distribution. The population of this study consists of credit customers who have applied for loans at the selected unit. A purposive sampling technique was applied to determine the sample, with respondents selected based on specific criteria, including having submitted a credit application and undergone the bank's credit evaluation process.

Data were collected using a structured questionnaire designed to measure each research variable based on established theoretical indicators. The collected data were analyzed using multiple linear regression analysis to assess both partial and simultaneous effects of the independent variables on credit decision-making. Prior to hypothesis testing, validity and reliability tests were conducted to ensure the quality of the research instrument, followed by classical assumption tests to meet statistical requirements. Hypothesis testing was performed using the t-test and F-test, while the coefficient of determination (R^2) was used to evaluate the explanatory power of the model. The entire data analysis process was carried out using statistical software to ensure accuracy and reliability of the findings.

4. Results and Discussion

Results

Respondent Characteristics

The demographic profile of the respondents provides essential context for analyzing credit decision-making at Bank BRI Unit Kelapa Dua. The study involved a sample of 80 respondents, determined using the Slovin formula from a population of 100 debtors. Based on gender distribution, the data reveals that 36 respondents (45.0%) were male, while 44 respondents (55.0%) were female. This distribution indicates a slightly higher participation of female debtors compared to their male counterparts within this specific unit. The specific breakdown of respondent gender is presented in the following table:

Table 1. Characteristics of Respondents by Gender.

No.	Gender	Frequency	Percentage (%)
1	Male	36	45.0
2	Female	44	55.0
Total		80	100.0

Based on Table 1, the majority of respondents in this study are female, accounting for 55% of the total sample, while male respondents constitute 45%. This demographic data reflects that the customer base or debtors at Bank BRI Unit Kelapa Dua examined in this study are predominantly female.

Regarding age distribution, the respondents ranged from 19 to 62 years old, reflecting a diverse group of borrowers. The largest age group was 25 years old, representing 17.5% of the sample, followed by 23 years old at 13.8% . The data indicates that the majority of respondents, specifically over 60%, fall within the productive age range of 19 to 35 years. This suggests that the bank's credit portfolio in this unit is heavily concentrated among working-age individuals who are likely in their active economic years.

Table 2. Characteristics of Respondents by Age.

Age Range (Years)	Frequency	Percentage (%)
19–24	26	32.5
25–30	27	33.8
31–40	7	8.8
41–50	12	15.0
> 50	8	10.0
Total	80	100.0

Table 2 illustrates that the age distribution of respondents is concentrated in the younger productive categories, with the 25-30 age group being the most dominant at 33.8%. This implies that the credit services at this unit are largely utilized by a younger demographic, which may influence risk profiles and creditworthiness assessments.

Classical Assumption Tests

The normality test was the first assumption checked to determine if the residual data followed a normal distribution, which is a prerequisite for linear regression. The Kolmogorov-Smirnov test yielded a significance value of 0.200, which is substantially greater than the 0.05 threshold. This statistical result confirms that the residual data is normally distributed, fulfilling the necessary condition for the regression model. Additionally, visual inspection of the P-P Plot showed data points spreading closely around the diagonal line, further supporting the normality assumption.

Table 3. One-Sample Kolmogorov-Smirnov Test (Normality).

Description	Value
Sample Size (N)	80
Test Statistic	0.066
Asymp. Sig. (2-tailed)	0.200
Conclusion	Normal Distribution

According to the results in Table 3, the Asymp. Sig. (2-tailed) value is 0.200, which exceeds the 0.05 significance level. Therefore, the null hypothesis is accepted, confirming that the residual data in this regression model is normally distributed and suitable for further analysis.

Further tests were conducted to check for multicollinearity to ensure there is no strong correlation between independent variables. The results indicated that all independent variables (Debtor Quality, Income Level, and Collateral) had Tolerance values greater than 0.10 and Variance Inflation Factor (VIF) values less than 10. This confirms that the model is free from multicollinearity issues. Additionally, the heteroscedasticity test using scatterplot analysis revealed that data points spread randomly above and below zero on the Y-axis, indicating a constant variance of residuals.

Table 4. Multicollinearity Test Results.

Variable	Tolerance	VIF	Conclusion
Debtor Quality (X1)	0.640	1.563	No Multicollinearity
Income Level (X2)	0.390	2.564	No Multicollinearity
Collateral (X3)	0.377	2.653	No Multicollinearity

Table 4 presents the VIF values for all independent variables, all of which are below 10, and Tolerance values above 0.10. These statistics conclusively show that there is no multicollinearity among the independent variables, ensuring the regression model is reliable .

Multiple Linear Regression and Hypothesis Testing

Multiple linear regression analysis was utilized to quantify the influence of the independent variables on the credit lending decision. The resulting regression equation is $Y = 4.061 + 0.356(X1) - 0.081(X2) + 0.407(X3)$. Based on the partial t-test, Debtor Quality (X1) and Collateral (X3) showed significance values below 0.05 (<0.001), indicating a significant positive influence on the credit decision. Conversely, Income Level (X2) had a significance value of 0.261 (>0.05), meaning it does not have a significant partial effect on the decision .

Table 5. Multiple Linear Regression Results.

Model	Unstandardized Coefficient (B)	t-value	Sig.
(Constant)	4.061	1.112	0.270
Debtor Quality (X1)	0.356	4.549	< 0.001
Income Level (X2)	-0.081	-1.132	0.261
Collateral (X3)	0.407	5.069	< 0.001

The regression results in Table 5 highlight that Debtor Quality and Collateral are significant determinants of credit decisions, with Collateral having the strongest impact ($t = 5.069$). However, Income Level does not show a statistically significant relationship in this partial analysis, suggesting other factors are prioritized by the bank.

Finally, the simultaneous F-test was performed to evaluate the joint impact of all independent variables on the dependent variable. The analysis produced a calculated F-value of 41.088 with a significance level of <0.001. Since the significance value is well below the 0.05 threshold, it is concluded that Debtor Quality, Income Level, and Collateral simultaneously affect the Credit Lending Decision . This confirms that the proposed model is a good fit for explaining the variance in credit decisions at Bank BRI Unit Kelapa Dua.

Table 6. F-Test (Simultaneous) Results.

Model	Sum of Squares	df	Mean Square	F-value	Sig.
Regression	478.415	3	159.472	41.088	< 0.001
Residual	294.972	76	3.881	—	—
Total	773.388	79	—	—	—

The F-test results in Table 4.15 demonstrate that the independent variables collectively have a significant influence on the dependent variable, as indicated by the high F-value (41.088) and low significance value (<0.001). This validates the hypothesis that Debtor Quality, Income Level, and Collateral, when considered together, are critical predictors for credit lending decisions.

Discussion

The findings of this study confirm that bank lending decisions are strongly influenced by internal credit assessment mechanisms that prioritize risk management and prudential principles. The simultaneous test results indicate that debtor quality, income level, and collateral collectively have a significant effect on credit approval decisions. This outcome aligns with the theoretical view that banks function as financial intermediaries that must balance credit expansion with financial stability, particularly in the context of MSME financing (Nugraha & Lestari, 2023; Ramadhan, 2025). The results reinforce the argument that effective credit distribution is inseparable from structured evaluation frameworks that mitigate credit risk while supporting economic growth.

The empirical results demonstrate that debtor quality has a positive and statistically significant effect on credit lending decisions. This finding supports the application of the 5C principle, particularly the "character" component, which emphasizes borrower integrity, repayment history, and financial discipline (Nurseptiani & Wiyanti, 2024; Vidyasari et al., 2020). Consistent with prior studies, borrowers with strong credit reputations and stable financial behavior are perceived as lower-risk clients, increasing their likelihood of loan approval (Asah & Louw, 2021; Bahri et al., 2023). This result confirms that qualitative aspects of borrower assessment remain central in banking credit decisions, even amid technological advancements in credit scoring.

In contrast, the income level variable does not exhibit a statistically significant effect on credit lending decisions. This finding diverges from several empirical studies that identify income stability as a key determinant of repayment capacity (Nadeesha & Madhushani, 2023; Sangwan & Nayak, 2020). One plausible explanation is that income level may be indirectly captured through other assessment criteria, such as debtor quality and collateral adequacy. Additionally, in the context of MSME and retail banking, income fluctuations and informal income structures may reduce the reliability of income as a standalone indicator, as noted by Purba (2025) and Lambajang (2025). This result suggests that banks may place greater emphasis on behavioral and asset-based indicators rather than nominal income figures alone.

Collateral is found to have a positive and significant influence on credit lending decisions, underscoring its role as a critical risk mitigation instrument. This result is consistent with theoretical and empirical evidence that collateral enhances lender confidence by providing financial protection in the event of borrower default (Novira & Putri, 2023; Vyhovska et al., 2021). Collateral also functions as a commitment mechanism, incentivizing borrowers to fulfill their repayment obligations to avoid asset forfeiture. The strong effect of collateral observed in this study supports the view that banks tend to approve larger or riskier loans when adequate collateral is available, particularly under conditions of economic uncertainty (Sudaryanti et al., 2021).

Overall, the findings highlight that credit decision-making in banking institutions is shaped by a combination of prudential judgment and risk control strategies. While technological approaches and quantitative models increasingly support credit assessments, fundamental principles such as debtor quality and collateral remain dominant determinants of lending decisions (Indriani et al., 2023; Patriya et al., 2022). The insignificance of income level suggests the need for banks to refine income assessment methods, especially for MSME borrowers with variable earnings. These results contribute to the broader literature on credit risk management by emphasizing that sustainable credit distribution requires an integrated evaluation of behavioral, financial, and asset-based borrower characteristics.

5. Conclusion

This study examines the influence of debtor quality, income level, and collateral on credit lending decisions at Bank Rakyat Indonesia (BRI) Unit Kelapa Dua, KC Bumi Serpong Damai. The findings indicate that debtor quality and collateral have a positive and statistically significant effect on credit approval decisions, while income level does not exhibit a significant influence. These results suggest that banks prioritize behavioral credibility and asset-based guarantees over income considerations when assessing loan applications. Collectively, the three variables significantly affect credit lending decisions, confirming the importance of comprehensive credit evaluation frameworks in mitigating credit risk and maintaining banking stability.

The results of this study contribute to the literature on credit risk management by reinforcing the relevance of prudential principles, particularly the application of the 5C framework, in contemporary banking practices. The insignificance of income level highlights the need for banks to refine income assessment mechanisms, especially for borrowers with fluctuating or informal earnings. Future research is encouraged to incorporate additional variables such as business prospects, macroeconomic conditions, and digital credit scoring systems to further enhance the understanding of credit decision-making processes in the banking sector.

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