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# The Effect Of Accounting Information And Non-Accounting Information On The Decision To Provide Working Capital Credit Facilities With Performance As A Moderating Variable In Kb Bank Medan

**Tia Novira Sucipto[1], Erlina[2], Iskandar Muda[3], Adi Syahputra[4]**

[1]Panca Budi Development University.
[2]Universitas Sumatera Utara, Medan, Indonesia.
[3]Universitas Sumatera Utara, Medan, Indonesia.
[4]Universitas Sumatera Utara, Medan, Indonesia.

**Abstract**

*The purpose of this study is to analyze accounting information and non-accounting information on the decision to provide working capital credit facilities with performance as a moderating variable in KB Bank Medan. The population used in this study is all credit applications applied to KB Bank Medan during the 2024 period totaling 147 debtors. The research sample was taken using the purposive sampling method resulting in 130 companies. The analysis method used was multiple linear regression analysis with residual tests. The results of the first simultaneous hypothesis test show that all independent variables have an effect on the decision to provide working capital credit facilities. Meanwhile, only partially the variables of liquidity, cash position, capital structure, business feasibility, receivables turnover, profit margin, and business reputation affect the decision to provide working capital credit facilities. Inventory turnover, business scale, credit guarantee, debtor education, and business diversification have no effect on the decision to provide working capital credit facilities. The second hypothesis test obtained the results that the existence of performance as a moderating variable has a significant effect on business feasibility, thus further strengthening the relationship between these variables and the decision to provide working capital credit facilities. However, it does not have a significant effect on the variables of liquidity, cash position, capital structure, receivables turnover, inventory turnover, business scale, profit margin, credit guarantee, business reputation, debtor education, and business diversification, thus further weakening the relationship between these variables and the decision to provide working capital credit facilities.*

***Keywords:*** *Accounting Information, Non-Accounting Information, Performance, and Credit Decisions.*

## INTRODUCTION

### 1.1. Background

The banking services industry has business activities that can be grouped into main businesses and supporting businesses. The main business of a bank is to collect public funds, in the form of current accounts, savings and deposits to be redistributed to companies that need them, namely in the form of credit distribution. Meanwhile, those that are the supporting business of a bank include activities that can facilitate payment traffic, such as: clearing, inkaso and transfer. (Sutojo, 2015).

No matter how good business activities are, they will not be free from a risk. There are 3 types of risks that will be faced by a bank in doing banking business, namely: interest risk, credit risk and liquidity risk. Interest risk will arise if a bank provides credit to the debtor with an interest rate of x %, but then the interest rate that the bank must pay to the depositors becomes greater than x %. If this condition occurs, the bank will suffer losses.

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 the existence of payment bottlenecks by companies guaranteed by banks to other parties, so that other parties make payment claims to banks for their receivables to the guaranteed company.

Liquidity risk will arise if the bank is unable to return the funds collected when requested again by the fund owners who deposit their money in the bank. This was experienced by Century Bank in 2009, where Century's financial condition was not sufficient to cover its obligations to customers who wanted to withdraw their deposits, so the bank was declared uncleared by Bank Indonesia and its license was frozen by the government. This fact gives an idea that at any time the bank is inseparable from liquidity difficulties, especially if the funds distributed to the debtor come from the type of savings that the owner can withdraw at any time. (Rimsky, 2025).

To address the risks of such a complex banking business, banks must carefully and accurately account for the possibility of various risks. The calculation can be in the form of an evaluation of every credit decision given to prospective debtors, both qualitatively and quantitatively. The credit provided can be in the form of micro credits, which are loans given in an amount of less

than 50 million with a period of 1 year. Meanwhile, macro loans are loans given in the amount of more than 50 million with a minimum term of 2 years, for example working capital loans.

Qualitative credit evaluation is an element of compliance with applicable regulations and laws such as: credit guarantee, business reputation, debtor education, business diversification. This evaluation is an evaluation of non-accounting information. Meanwhile, quantitative evaluation is the process of assessing financial statements. The financial statements can be in the form of past, present or future reports. The financial statements of the prospective debtors are analyzed using financial ratio techniques such as: liquidity, cash position, capital structure, business feasibility, receivables turnover, inventory turnover, business scale, profit margin. This evaluation is an evaluation of accounting information. In addition, the existence of performance because the performance of the debtor affects the ability and resilience of the company to various problems faced. This assessment is important to know about the company's condition from a financial aspect, as a basis for credit decision-making.

Suroso (2020) conducted a study on the influence of accounting information on credit decision-making at PT. Bank Mandiri, Tbk. Medan Imam Bonjol Branch, concluded that accounting information affects credit decisions through current ratio, quick ratio, time interest earned ratio and non-accounting information affects credit decisions through guarantee variables and debtor education. Furthermore, Hasibuan (2020) conducted a study on the influence of accounting information on the decision to provide working capital credit facilities at Bank Bumiputera Medan Branch, resulting in the conclusion that accounting and non-accounting information have no effect on decision-making on the provision of working capital credit facilities and accounting and non-accounting information have an effect on the collectibility of working capital loans. Furthermore, Handayani (2020) conducted research on the influence of accounting and non-accounting information on the approval of yasa griya loans at PT. Bank Tabungan Negara (Persero) Medan Branch Office, produces accounting and non-accounting information decisions simultaneously affecting the approval of Yasa Griya loans. And partially there is no accounting information variable that affects yasa griya's decision, while the non-accounting information variable that affects yasa griya's credit approval is the portion of financing and potential consumers.

From the information above, the author conducted a study on the Influence of Accounting Information and Non-Accounting Information on the Decision to Provide Working Capital Credit Facilities with Performance as a Moderating Variable in KB Bank Medan.

## LITERATURE REVIEW

### 2.1. Theoretical Foundations

This chapter will explain the review of theories, be it definitions, concepts or scientific research results related to accounting information, non-accounting information, performance, working capital credit, principles of providing working capital credit facilities, benefits of providing working capital credit facilities and risks of working capital credit facilities.

#### 2.1.1. Accounting Information

Wilkinson (2014), quoting from the Accounting Principle Board Statement No. 4 (1970) defines accounting as the activity of providing services. Its function is to provide quantitative information about economic business units, especially financial ones that are considered useful in making economic decisions. Accounting information is the result of a quantitative data processing process in the size of money, sourced from transactions of the operating activities of a business entity or organizational unit can be in the form of financial statements of business entities or organizational units needed for internal decision-making and accountability. Financial statements include balance sheets, income statements, cash flow statements, equity change reports, and financial statement records.

Parties interested in the financial statements of a business entity or organizational unit can be divided into two groups, namely internal and external parties of business entities or organizational units. Internal parties are those who are directly related to the company's operations, for example, company management, employees. Internal parties use financial statements for decision-making with the aim of controlling business entities or organizational units. External parties include lenders (creditors), governments, etc. External parties use financial statements for decision-making with the aim of analyzing and evaluating the performance of business entities or organizational units.

Indonesian Institute of Accountants, Financial Accounting Standards (2015) elements of financial statements include:
Assets.

a. Obligation.
b. Equity.
c. Income.
d. Expenses.

James (2011) financial statements presented by business entity management include:

a. The balance sheet, describes the company's financial position as influenced by controlled resources, financial structure, liquidity, and adaptability to an environment that is constantly changing.

b. Income statement, describes the amount of revenue, costs and profit and loss of a business entity or organizational unit in a certain period.
c. Cash flow statements, describing and containing the source and use of cash of a business entity or organizational unit during a certain period.
d. A report on equity changes, describes and contains changes in the equity of a business entity that occur during a certain period.
e. Financial Statement Notes, financial statements can be understood by readers widely, not limited to specific readers or the management of reporting entities.

Warren, Reeve, Fess (2024) accounting information that affects the provision of working capital credit facilities includes:

a. Liquidity, describes the company's ability to be able to settle obligations.
b. The position of Cash describes the company's ability to maintain tools that support daily operations.
c. Capital Structure, describes how much capital the prospective debtor has to support the company's operations.
d. Business Eligibility, describes the company's ability to generate profit before taxes and interest.
e. Receivables Turnover, describes the liquidity of receivables with sales.
f. Inventory Turnover, describes the liquidity of inventory with sales.
g. Business Scale, describes the potential of the business.
h. Profit Margin, describes the ability of a company managed by a prospective debtor to generate net profit.

Suwardjono (2024) The purpose of financial statements is to provide information regarding the financial position, performance and changes in the financial position of a company that is beneficial for a large number of users in economic decision-making, financial statements also show what management has been responsible for the resources entrusted to it.

Suwardjono (2024) the financial statements presented by management have limitations, so that parties interested in financial statements are not misled in decision-making. Financial statement limitations include:

a. Financial statements are historical.
b. Financial statements are general.
c. The process of preparing financial statements is not spared from estimation and consideration.
d. Accounting only reports material information.
e. Financial statements are conservative in the face of uncertainty.
f. Financial statements emphasize more on economic value.
g. Financial statements are prepared using technical terms.
h. There are various alternative accounting methods.
i. Information that is qualitative and facts that are not quantified are generally ignored.

**2.1.2. 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. Hasibuan (2020). Non-accounting information can be described as follows:

a. Guarantees, are physical or non-physical values, the value of the guarantee should exceed the number of facilities provided.
b. Business Reputation is the willingness of prospective debtors to return the working capital credit facility that they have received.
c. Debtor education is the ability to analyze the economic situation and solve problems faced in running a business.
d. Business Diversification, is a type of business managed by prospective debtors.

**2.1.3. Performance**

Prawironegoro (2011) performance is a condition that is taken into account in providing credit facilities because to see to what extent the debtor's performance manages the business, the debtor's disposition in managing the business.

The performance of managing the company's management will affect the company's ability and resilience to various problems faced, the better the performance of managing the business management will be the better in managing the business.

**2.1.4. Definition of Working Capital Credit**

Credit comes from the word credere which means trust. Every economic actor who enjoys credit is a person trusted by creditors, of course, after going through an assessment process of his ability and good intentions.

According to law No. 4 of 2023 concerning banking, credit is the provision of money or bills that can be equated with it, based on a loan agreement or loan agreement between a bank and another party that requires the debtor to pay off his debt after a period of time with interest.

In providing credit, there are several things, namely the party who provides the loan is called the creditor, the party who receives the loan is the debtor, the element of providing funds, the making of a credit agreement between the creditor and the debtor, the deadline for lending funds, the interest rate that is calculated and the non-requirement of guarantees and risks for creditors as a result of the re-receipt of a certain amount of funds in the future, which is a condition that is faced with uncertainty.

Working capital credit is the provision of a certain amount of cash in the long term to finance the working capital needs of a business or project, so that business activities or projects run smoothly and in accordance with expectations. (Kasmir, 2019).

**2.1.5. Principles of Provision of Working Capital Credit Facility**

The principles of providing working capital credit facilities are a way to conduct an in-depth study of the condition of prospective debtors which includes an analysis of the character, capacity, capital, collateral and condition of economic. Kasmir (2019) explained as follows:

a. Character, to give confidence to the bank that the nature or disposition of the prospective debtor is truly trustworthy.
b. Capacity, to see the ability of prospective debtors to complete credit facilities which is associated with the ability to manage the business in generating profits.
c. Capital, to finance a project or business activity, by providing its own funds means that the prospective debtor will feel that he has a project or business to be financed so that the responsibility to manage properly arises.
d. Collateral, is a guarantee provided by prospective debtors, both physical and non-physical.
e. Condition of economy, in assessing the provision of credit facilities, should also assess current and future economic conditions in accordance with the economic sector to be financed.

**2.1.6. Benefits of Providing Working Capital Credit Facility**

In accordance with the function of the bank as a business entity that collects funds from the community in the form of deposits, and distributes them to the community in order to improve the standard of living of many people. It can be seen that the provision of working capital credit facilities will benefit the wider community, whether it is felt directly or indirectly. Creditors and debtors are the parties who directly feel the benefits. Creditors directly benefit through the receipt of a certain amount of interest, provisions, and a number of other funds from the use of other services used by the debtor to accelerate the use of working capital loans by the debtor. With the smooth running of working capital credit facilities provided to debtors, the bank's health will automatically improve, so that it has an impact on the development of human resources for the better, which accelerates the bank's business progress. Likewise, for the development of the debtor's business, if the facilities received run smoothly, the business will continue to develop according to the wishes of the owner, the welfare of the owner, management and employees will improve.

Indirect benefits for the government are in the form of means to spur economic growth, job creation or reduce the unemployment rate, a means of generating state revenue. Paying attention to these conditions, the government is very interested in the growth and health of banks.

The benefits for people to place their funds will feel safer because of the bank's healthy business and can pay the funds along with the interest placed on the bank. (Kasmir, 2019).

**2.1.7. Risk of Working Capital Credit Facility**

Risk is a deviation from the expected return result, to reduce the risk can be done by:

a. Credit restrictions.
b. Efficiency.
c. Diversification.
d. Credit structuring.

The risk as a result of beyond the predictive ability of credit analysts and debtors due to natural disaster conditions such as floods, earthquakes and so on so that the credit enjoyed by the debtor cannot be returned.

Political and security risks are closely related to the conditions of political stability and security in a region or country. (Kasmir, 2019).

**2.2. Review of Past Researchers (Theoretical Maping)**

A review of previous researchers describes a list of previous researchers with titles that are relevant to the titles that will be used in this study. In this case, we will discuss the research of Suroso (2020) conducting research on the influence of accounting information on credit decision-making at PT. Bank Mandiri, Tbk. Medan Imam Bonjol Branch. The variables used are current ratio, quick ratio, inventory turn over, fixed assets turn over, profit margin, return to total assets, economic profitability, return on net worth, debt to equity ratio, time interest earned ratio, accounts receivable, total assets to debt ratio, guarantees, company age, debtor education, period of being a customer, diversification of ownership. It is concluded that accounting information affects credit decisions through current ratio, quick ratio, time interest earned ratio and non-accounting information affects credit decisions through guarantee variables and debtor education. Furthermore, Hasibuan (2020) conducted a study on the influence of accounting information on the decision to provide working capital credit facilities at Bank Bumiputera Medan Branch. The variables used are liquidity, cash position, capital structure, business feasibility, receivables turnover, inventory turnover, business scale, profit margin, credit guarantee, business reputation, debtor education, business diversification. Producing conclusions that accounting and non-accounting information has

no effect on decision-making on the provision of working capital credit facilities and accounting and non-accounting information has an effect on the collectibility of working capital loans. Furthermore, Handayani (2020) conducted research on the influence of accounting and non-accounting information on the approval of yasa griya loans at PT. State Savings Bank (Persero) Medan Branch Office. The variables used are current ratio, cash ratio, debt to equity ratio, current liabilities to networth, sales margin, net operating margin, return on investment, return on equity, guarantees, financing portion, potential consumers, company age, and business reputation. Producing accounting and non-accounting information decisions simultaneously affects the approval of Yasa Griya credit. And partially there is no accounting information variable that affects yasa griya's decision, while the non-accounting information variable that affects yasa griya's credit approval is the portion of financing and potential consumers.

## CONCEPTUAL FRAMEWORK AND HYPOTHESIS

### 3.1. Concept Framework

The conceptual framework of this study can be seen in the following figure.

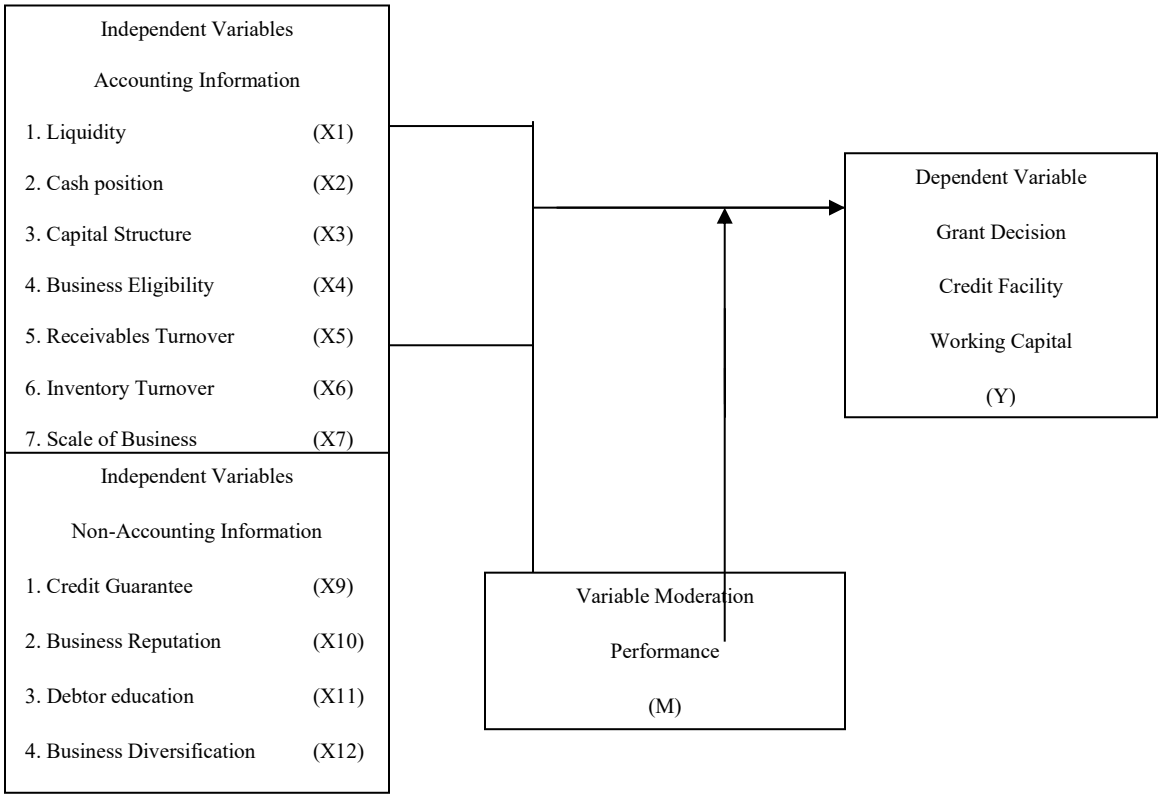


**Figure 3.1. Research Concept Framework**

The decision to provide a working capital credit facility (Y) means the provision of a certain amount of cash in the long term to finance business or project working capital needs, so that business activities or projects run smoothly and in accordance with expectations.

Liquidity (X1) in relation to the decision to provide a working capital credit facility is that if the company's liquidity is good, it means that the company is able to pay its debts to the bank, and vice versa.

The cash position (X2) in relation to the decision to provide working capital credit facilities is that if the cash of a large company means that the company gets a profit, if the company makes a profit, then the company can pay its debts to the bank so that the bank can provide loans to the company, and vice versa.

Capital structure (X3) in relation to the decision to provide working capital credit facilities is that if the company's capital is large, the company is able to develop its business. If the business grows, the company will get a profit so that the company is able to pay its debts to the bank, and vice versa.

Business feasibility (X4) in relation to the decision to provide working capital credit facilities is that if the company is feasible, the company is able to pay its debts to the bank, and vice versa.

The turnover of receivables (X5) in relation to the decision to provide working capital credit facilities is that if the turnover of receivables is good, the company's running will be smooth. If the company is smooth, the company gets a profit so that the company can pay its debts to the bank, and vice versa.

The inventory turnover (X6) in relation to the decision to provide working capital credit facilities is that if the inventory turnover is good, the company's operations will run smoothly. If the company's operations are smooth, the company gets profits so that the company is able to pay debts to the bank, and vice versa.

The business scale (X7) related to the decision to provide working capital credit facilities is that if the business scale is good, the company's income will increase so that the company is able to pay debts to banks, and vice versa.

Profit margin (X8) related to the decision to provide working capital credit facilities is that if the profit margin is large, the company is able to pay debts to banks, and vice versa.

The guarantee (X9) related to the decision to provide a working capital credit facility is that if the guarantee is large, the debtor will really pay his debt to the bank. However, if there is a bad loan, the bank will disburse the debtor's guarantee with a high value, and vice versa.

Business reputation (X10) in relation to the decision to provide working capital credit facilities is that if the business reputation is good, the company will be able to return its debt to the bank because the company does not want the company's name to be bad in the eyes of other parties, and vice versa.

Debtor education (X11) related to the decision to provide working capital credit facilities is that if the debtor's education is high, the debtor will be able to manage the company so that the company will get profits so that the company is able to pay its debts to the bank, and vice versa.

Business diversification (X12) related to the decision to provide working capital credit facilities is that if the business entity managed by many debtors, the company's survival will run well so that the company will get profits so that the company is able to pay its debts to the bank, and vice versa.

Performance (M) in relation to the decision to provide working capital credit facilities is that if the debtor has high performance, the debtor can run the company well so that the company becomes viable for doing business. If the company is feasible, the company will get profits so that the company is able to pay its debts to the bank, and vice versa.

### 3.2. Research Hypothesis

As a temporary answer to the problems that have been stated above, the following research hypothesis is proposed:

1. Accounting information and non-accounting information have a simultaneous and partial effect on the decision to provide working capital credit facilities at KB Bank Medan.
2. Accounting information and non-accounting information have a simultaneous and partial effect on the decision to provide working capital credit facilities with performance as a moderating variable in KB Bank Medan.

## RESEARCH METHODS

### 4.1. Types of Research

This research can be said to be causal research, that is, to see the relationship between several variables that are uncertain, causal design is useful for analyzing how one variable affects other variables. The researcher used this research design to find out whether accounting information and non-accounting information as independent variables and performance as moderating variables affect the decision to provide working capital credit facilities as dependent variables.

### 4.2. Research Location

This research was conducted at KB Bank Medan located on Jalan Gajah Mada Number 23B because based on the results of observations in this office, the working capital credit section is located.

### 4.3. Population and Sample

The research population is all working capital credit applications applied to KB Bank Medan. Based on data obtained from KB Bank Medan, it can be seen that the number of credit applications during the 2024 period amounted to 147 debtors. The sampling technique used is Purposive Sampling (Judgement), which is based on certain criteria.

The criteria are as follows:

1. Companies that provide financial statements for the last 2 years.
2. The application for working capital credit is intended for productive goods/services.

**Table 4.1. Investment Credit Application Sample**

| No. | Information | Sum |
|---|---|---|
| 1. | The number of applications for working capital credits. | 147 |
| 2. | The number of population corrected by the criteria of companies that provide financial statements for the last 2 years and applications for working capital loans is intended for productive goods/services. | (17) |
| | **Number of Samples** | **130** |

**4.4. Data Collection Methods**

Data collection is a systematic and standard procedure to obtain the necessary data. In this study, data was collected by visiting the Family Planning Office of Bank Medan. The data that is the object of the research is accounting information, non-accounting information and performance as moderating variables of the debtor who are sampled, and have obtained credit in 2024. This data is cross-section data so autocorrelation problems are relatively rare because interference in different observations comes from different individuals and groups.

In this study, there were no respondents, this is because the data taken is secondary, namely data from the files of each debtor. The researcher asked for help from several credit analysts of KB Bank Medan to fill in accounting data, non-accounting data and performance as moderating variables listed in each debtor's file into the question list format that the researcher had prepared. In connection with the limited time of credit analysis to meet directly with the researcher and to facilitate the research process, the researcher leaves the question list sheet, to be filled in at his leisure and not interfere with his or her routine activities, by answering each list of questions honestly based on the debtor's data. After a few days, the researcher went to the KB Bank Medan office to take a list of questions that had been filled.

**4.5. Operational Definitions and Variable Measurement Methods**

This study was conducted to see the influence of accounting information and non-accounting information on the decision to provide working capital credit facilities with performance as a moderating variable in Bank Medan's KB. The decision to provide working capital credit facilities is a dependent variable while accounting information, non-accounting information are independent variables and performance is a moderating variable.

**4.5.1. Accounting Information Variables**

Accounting information is a financial statement submitted by a prospective debtor, including balance sheets, income statements, financial position change reports, capital change reports, notes and explanatory materials which are integral parts of financial statements. The variables of accounting information that need to be analyzed are:

a. Liquidity
   The company's ability to be able to settle its obligations immediately includes but is not limited to the obligation to pay interest and principal of the fund facility including the company's ability to pay other obligations to the company's creditors. The indicator is a current ratio that compares current assets with current liabilities. The measurement scale used is ratio.
b. Cash Position
   The company's ability to maintain tools that support daily operations. The indicator is a cash ratio comparing current assets except for inventory with current liabilities. The measurement scale used is ratio.
c. Capital Structure
   Seeing how much of the potential debtor has his own capital to support the company's operations, comparing the amount of debt with the amount of capital itself is called the debt to equity ratio (Lubis et al., 2018). The measurement scale used is ratio.
d. Business Eligibility
   The indicator is the time interest earned ratio, the company's ability to generate profit before tax and interest to be able to pay loan interest obligations, namely comparing pre-tax profit and loan interest with the amount of loan interest. The measurement scale used is ratio.
e. Turnover of Receivables
   The company's ability to manage accounts receivable and cash well. The indicator is the account receivable turn over ratio comparing credit sales with average receivables. The measurement scale used is ratio.
f. Inventory Turnover
   The company's ability to manage inventory and cash well. The indicator is the inventory turn over ratio comparing the cost of goods sold with the average inventory (Darmawan et al., 2022). The measurement scale used is ratio.

g. Scale of Efforts
The indicator is the assets turn over ratio comparing net sales with the number of assets owned showing the ability of funds embedded in the overall asset to generate income. The measurement scale used is ratio.

h. Profit Margin
The ability of a company managed by a prospective debtor to generate net profit, comparing net profit with sales is called the indicator of net profit margin. The measurement scale used is ratio.

**4.5.2. Non-Accounting Information Variables**

The variables of non-accounting information that need to be analyzed are:

e. Guarantee
If the credit provided is no longer possible from the results of the business or project financed. So the last way to settle the dispute is through the disbursement of the guarantee. The indicator compares the working capital credit facility provided with the collateral value controlled by the bank. The measurement scale used is ratio.

f. Business Reputation
Individuals with good character will try to return the working capital credit facility received in a reasonable way. The indicator of how long the debtor has been a bank customer is to compare the length of time the debtor has been a customer with the period of the working capital credit facility provided. The measurement scale used is ratio.

g. Debtor education
The debtor's managerial ability in managing the company can be known through an educational background, the higher the education will be able to analyze the phenomena of economic conditions and solve the problems faced in running a business. The indicator compares the level of formal education of the debtor with the level of strata one as a benchmark for a person's ability to solve problems and the maturity of healthy thinking. The measurement scale used is ratio.

h. Business Diversification
The more business entity owners managed by prospective debtors, the better the company's survival. The indicator is how many types of businesses are managed by the debtor compared to the number of existing business sectors. The measurement scale used is ratio.

**4.5.3. Performance Variables**

The performance variable is a moderating variable. The performance of managing the company's management will affect the company's ability and resilience to various problems faced, the better the performance of managing the business management will be the better in managing the business. The indicator compares how long management has managed a business with 15 years as the basis for an established business. The measurement scale used is ratio.

**4.5.4. Variables of the Decision to Provide Working Capital Credit Facilities**

The variable of the decision to provide working capital credit facilities is a dependent variable. The measurement of dependent variables uses a ratio scale, which is a comparison of the number of approved credit decisions with the number of loans requested to KB Bank Medan.

The operational definition consists of independent variables, namely accounting information such as liquidity, cash position, capital structure, business feasibility, receivables turnover, inventory turnover, business scale, profit margin and non-accounting information such as guarantees, business reputation, debtor education, business diversification. The dependent variable is the decision to provide working capital credit facilities. The moderating variable is performance. For more details on the definition of operations, please see the following table:

**Table 4.2. Operational Definitions and Variable Measurements**

| Variable Research | Definition Operational | Variable Indicators | Measurement Scale |
|---|---|---|---|
| Independent Variables | | | |
| Accounting Information | | | |
| Liquidity (X1) | The company's ability to settle its obligations immediately and is not limited to the obligation to pay interest and principal of the fund facility, including the company's ability to pay other obligations to the company's creditors. | Current Assets Divided by Current Debt | Ratio |

| | | | |
|---|---|---|---|
| Cash Position (X2) | The company's ability to maintain tools that support daily operations. | Current assets minus current debt split | Ratio |
| Capital structure (X3) | See how much capital the prospective debtor has to support the company's operations. | Total debt divided by equity | Ratio |
| Business Eligibility (X4) | The ability of the company to generate profit before tax and interest to be able to pay the interest obligations of the loan. | Profit before tax and loan interest divided by loan interest | Ratio |
| Receivables Turnover (X5) | The company's ability to manage accounts receivable and cash well. | Credit sales divided by average accounts receivable | Ratio |
| Setup Turnover (X6) | The company's ability to manage inventory and cash well. | Cost of goods sold divided by average inventory | Ratio |
| Business Scale (X7) | The ability of funds embedded in the overall asset to generate income. | Net sales divided by total assets | Ratio |
| Profit margin (X8) | The ability of the company managed by the prospective debtor to generate net profit. | Net profit divided by sales | Ratio |
| Non-Accounting Information | | | |
| Warranty (X9) | If the credit provided is no longer possible from the results of the business or project financed. So the last way to settle the dispute is through the disbursement of the guarantee. | The value of credit guarantees divided by credit facilities | Ratio |
| Business Reputation (X10) | Individuals with good character will try to return the working capital credit facility received in a reasonable way. | The length of time the prospective debtor becomes a customer is divided by the loan term | Ratio |
| Debtor Education (X11) | The debtor's managerial ability in managing the company can be known through an educational background. | The level of education of the debtor is divided into the level of strata one. | Ratio |
| Business Diversification (X12) | The more business entity owners managed by prospective debtors, the better the company's survival. | The number of business sectors managed divided by the existing business sectors | Ratio |
| Dependent Variable Decision to Provide Credit Facility Working Capital (Y) | Providing a certain amount of cash in the long term to finance the working capital needs of businesses or projects, so that business activities or projects run smoothly and in accordance with expectations. | Comparison between the approved credit facility and the amount applied for by the prospective debtor | Ratio |
| Variable Moderation Performance (M) | The performance of the leader of the prospective debtor in managing the business, the character and good faith of the debtor in managing the business. | The number of years the debtor manages the business is divided by 15 years as the basis for an established business. | Ratio |

### 4.6. Data Analysis Methods

#### 4.6.1. Classical Assumption Testing

Before testing the hypothesis, classical assumptions testing was first carried out on the research data consisting of testing data normality, multicollinearity, and heteroscedasticity.

1. Data Normality Test

   Sugiyono (2022) this normality test will be carried out with a non-parametric Kolmogrov-Smirnov (K-S) statistical test. To see if a data meets the assumption of normality, the test criteria are as follows:

   - If the significance number > 0.05, then the data meets the assumption of normality.

- If the significance number < 0.05, then the data does not meet the assumption of normality.

2. Multicollinearity Test

Sugiyono (2022) multicollinearity testing in this study was carried out with a statistical collenierity test. To be able to conduct a multicollinearity test, the Variance Inflation Factor (VIF) must first be known. The decision-making guidelines for this test are as follows:

- If the Variance Inflation Factor (FIV) > 10, it means that there is multicollinearity between the independent variables.
- If the Variance Inflation Factor (FIV) < 10, then there is no multicollinearity between the free variables.

3. Heteroscedasticity Test

Sugiyono (2022) The heteroscedasticity test aims to test whether in the regression model there is an inequality of variance from the residual of one observation to another.

A good regression model is one that has homogeneity or heteroscedasticity does not occur. Detection can be done using a graphical method test, namely by looking at the presence or absence of certain patterns drawn on the scatterplot.

The basis for decision-making is that if there is a certain pattern that is regular (wavy, widening and then narrowing) then heteroscedasticity has occurred. If there is no clear pattern and does not spread above and below the number 0 on the Y axis, then heteroscedasticity does not occur.

In addition to the graphical method test, a statistical test was also carried out using the glycer test which aims to find out if an independent variable is statistically significant affecting the dependent variable, then heteroscedasticity occurs. If there are no statistically significant independent variables affecting the dependent variable of the absolute value Ut (AbsUt), it can be concluded that the regression model does not occur heteroscedasticity. This can be seen from the significance of > 0.05.

**4.6.2. Hypothesis Testing**

After the classical assumption test was carried out on the data, then a hypothesis test was carried out. The test tools used to prove the hypothesis are as follows:

**1. First Hypothesis:**

$$\mathbf{Y_1 = a + b1X1 + b2X2 + b3X3 + \ldots\ldots\ldots\ldots b12X12 + \varepsilon}$$

Where:

| | |
|---|---|
| $Y_1$ | = Decision to Provide Working Capital Credit Facility |
| a | = Constant |
| b | = The coefficient of the regression line of each Xi,i = 1, 2, 3,..... 12 |
| X1 | = Liquidity |
| X2 | = Cash Position |
| X3 | = Capital Structure |
| X4 | = Business Eligibility |
| X5 | = Turnover of Receivables |
| X6 | = Inventory Turnover |
| X7 | = Scale of Business |
| X8 | = Profit Margin |
| X9 | = Credit Guarantee |
| X10 | = Business Reputation |
| X11 | = Debtor Education |
| X12 | = Business Diversification |
| ε | = Error |

The first hypothesis was tested using multiple linear regression statistical tests with the help of SPSS.

**1. Test F**

Sugiyono (2022) testing the regression coefficient together or simultaneously to see the influence of all independent variables on the bound variables.

Formulate null hypotheses and alternative hypotheses.

Perform calculations with a formula to obtain an F value $_{hitung}$ compared to F $_{tabel}$ with a risk level of significance of 95% (α = 0.05).

Test criteria:

- F $_{hitung}$ > F $_{tabel}$ = H $_0$ is rejected meaning that there is a significant influence
- F $_{hitung}$ < F $_{tabel}$ = H $_0$ is accepted meaning there is no significant effect

**2. T test**

Sugiyono (2022) This statistical test will test whether or not the independent variable ($X_i$) has a significant effect on the bound variable (Y).

Formulate null hypotheses and alternative hypotheses.

Perform calculations with a formula to obtain a value of t $_{hitung}$ which is then compared to t $_{tabel}$ at a confidence level of 95% (α = 0.05).

Test criteria:

- t $_{hitung}$ > t $_{tabel}$ = H $_0$ is rejected meaning that there is a significant influence
- t $_{hitung}$ < t $_{tabel}$ = H $_0$ is accepted meaning there is no significant effect

**2. Second Hypothesis:**

The second hypothesis test used multiple linear regression tests with residual tests. The residual test aims to determine whether the moderating variable is true to be a moderating variable or not. Residual analysis wants to test the influence of deviations from a model. The focus is on the mismatch resulting from the deviation of the linear relationship between independent variables. The mismatch is indicated by the residual values within the regression. In this case, if there is a match between the independent variable and the moderating variable (small residual value or zero), namely the value of the independent variable is high and the value of the moderating variable is high, then the value of the dependent variable is also high. On the other hand, if there is a mismatch between the independent variable and the moderating variable (large residual value), namely the value of the high independent variable and the value of the moderating variable low, then the value of the dependent variable will be low.

The second hypothesis is that the financial ratio component consisting of accounting information and non-accounting information has an effect on the decision to provide working capital credit facilities with performance as a moderating variable in KB Bank Medan. Meanwhile, for the second hypothesis test, regression analysis with residual tests was used. This residual test is to test hypotheses that use moderating variables. Moderating variable testing can be done in three ways, namely the interaction test, the absolute difference value test, and the residual test (Ghozali, 2021). The interaction test and the absolute difference value test have a tendency to have high multicollinearity between independent variables. Multicollinearity will violate classical assumptions so that the data analysis method that

X6 = Inventory Turnover
X7 = Scale of Business
X8 = Profit Margin
X9 = Credit Guarantee
X10 = Business Reputation
X11 = Debtor Education
X12 = Business Diversification
X13/abs1= abs(M-X1)= Liquidity moderating performance
X14/abs2= abs(M-X2)= Performance moderates cash position
X15/abs3= abs(M-X3)= Performance moderates capital structure
X16/abs4= abs(M-X4)= Performance moderates business eligibility
X17/abs5 = abs(M-X5)= Performance moderates receivables turnover
X18/abs6 = abs(M-X6)= Performance moderates inventory turnover
X19/abs7 = abs(M-X7)= Performance moderates business scale
X20/abs8 = abs(M-X8)= Performance moderates profit margin
X21/abs9 = abs(M-X9)= Performance moderates credit guarantees
X22/abs10= abs(M-X10)= Performance moderates business reputation
X23/abs11= abs(M-X11)= Performance of moderating debtor education
X24/abs12= abs(M-X12)= Performance moderates business diversification
M = Performance (as a moderating variable)

ε = Error

## RESULTS OF RESEARCH AND DISCUSSION

### 5.1. Descriptive Research Data

Descriptive statistics provide an overview or description of data as seen from the mean value, standard deviation, maximum, and minimum. To provide an overview of descriptive statistical analysis, in the following we will analyze liquidity variables, cash position, capital structure, business feasibility, receivables turnover, inventory turnover, business scale, profit margin, credit guarantee, business reputation, debtor education, business diversification, performance and decisions. The statistical descriptive of the research variables can be seen in Table 5.1. as follows:

**Table 5.1. Descriptive Data of the First Hypothesis Research**

**Descriptive Statistics**

| | N | Minimum | Maximum | Mean | Std. Deviation |
|---|---|---|---|---|---|
| Liquidity_X1 | 130 | .01 | 3.71 | 1.3412 | 1.08557 |
| CashPosition_X2 | 130 | .00 | 4.09 | 1.1533 | 1.09655 |
| CapitalStructure_X3 | 130 | .01 | 4.61 | 1.7560 | .98655 |
| BusinessEligibility_X4 | 130 | .19 | 4.54 | 2.3557 | 1.13724 |
| ReceivablesTurnover_X5 | 130 | .00 | 4.38 | 1.7201 | 1.12153 |
| InventoryTurnover_X6 | 130 | .00 | 4.31 | 1.3726 | 1.16355 |
| ScaleOfBusiness_X7 | 130 | .03 | 4.27 | 1.0519 | .86116 |
| ProfitMargin_X8 | 130 | .11 | 3.91 | 1.6183 | .74455 |
| CreditGuarantee_X9 | 130 | .22 | 1.28 | .5101 | .24502 |
| BusinessReputation_X10 | 130 | .00 | 1.76 | .5750 | .35771 |
| DebtorEducation_X11 | 130 | .00 | .92 | .2406 | .29978 |
| BusinessDiversification_X12 | 130 | .99 | 3.91 | 2.2496 | .40480 |
| Performance _M | 130 | .00 | 1.95 | .5353 | .41930 |
| Decision_Y | 130 | 18.42 | 22.11 | 20.4828 | .94236 |
| Valid N (listwise) | 130 | | | | |

Source : Data Analysis Results, Appendix 4

From Table 5.1. The number of samples in this study can be seen as many as 130 companies. The minimum, maximum, average, and standard deviation values of each variable can be viewed in detail in the table.

From Table 5.1. it can be concluded that liquidity has a minimum value of 0.01, a maximum value of 3.71, an average value of 1.3412 and a standard deviation value of 1.08557; The cash position has a minimum value of 0.00, a maximum value of 4.09, an average value of 1.1533 and a standard deviation value of 1.09655; The capital structure has a minimum value of 0.01, a maximum value of 4.61, an average value of 1.7560 and a standard deviation value of 0.98655; business feasibility has a minimum value of 0.19, a maximum value of 4.54, an average value of 2.3557 and a standard deviation value of 1.13724; the receivables turnover has a minimum value of 0.00, a maximum value of 4.38, an average value of 1.7201 and a standard deviation value of 1.12153; inventory turnover has a minimum value of 0.00, a maximum value of 4.31, an average value of 1.3726 and a standard deviation value of 1.16355; The business scale has a minimum value of 0.03, a maximum value of 4.27, an average value of 1.0519 and a standard deviation value of 0.86116; Profit Margin has a minimum value of 0.11, a maximum value of 3.91, an average value of 1.6183 and a standard deviation value of 0.74455; credit guarantee has a minimum value of 0.22, a maximum value of 1.28, an average value of 0.5101 and a standard deviation value of 0.24502; business reputation has a minimum value of 0.00, a maximum value of 1.76, an average value of 0.5750 and a standard deviation value of 0.35771; the debtor's education has a minimum value of 0.00, a maximum value of 0.92, an average value of 0.2406 and a standard deviation value of 0.29978; business diversification has a minimum value of 0.99, a maximum value of 3.91, an average value of 2.2496, and a standard deviation value of 0.40480; performance has a minimum value of 0.00, a maximum value of 1.95, an average value of 0.5353 and a standard deviation value of 0.41930; The decision has a minimum value of 18.42, a maximum value of 22.11, an average value of 20.4828 and a standard deviation value of 0.94236.

The descriptive statistics above are not able to provide a clear picture so further testing is needed. This is in accordance with the purpose of descriptive statistics which only provides a preliminary overview of the research conducted.

**5.2. First Model Normality test results**

Normality testing is performed to see whether the residual value obtained from the model follows the normal distribution or not. The test results showed that the residual was normally distributed. This can be seen from the normal P-P Plot graph in Figure 5.1.

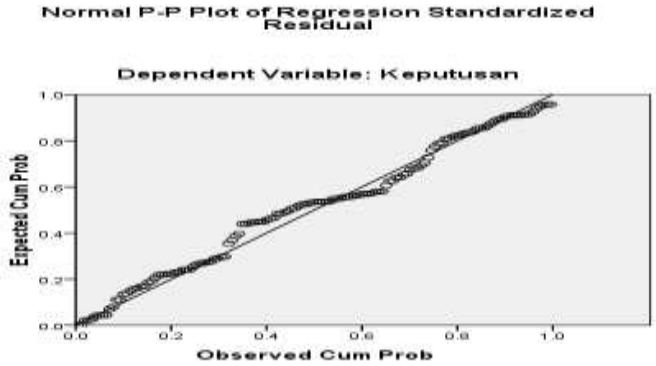


**Figure 5.1. Normal P-P Plot Residual First Model**
Source : Data Analysis Results, Appendix 5

From figure 5.1. it can be seen that the dots are around the diagonal line. The dots spread around the diagonal line indicate normal distributed residuals. The normality test can also be seen using a statistical test, namely the one sample kolmogorov-smirnov test as shown in Table 5.2.

**Table 5.2. Results of the First Model Normality Test with the One Sample Kolmogorov-Smirnov Test**

**One-Sample Kolmogorov-Smirnov Test**

| | | Unstandardized Residual |
|---|---|---|
| | N | 130 |
| Normal Parameters, B | Mean | .0000000 |
| | Std. Deviation | .68729641 |
| Most Extreme Differences | Absolute | .091 |
| | Positive | .062 |
| | Negative | -.091 |
| | Kolmogorov-Smirnov Z | 1.065 |
| | Asymp. Sig. (2-tailed) | .206 |

a. Test distribution is Normal.

b. Calculated from data.

Source : Data Analysis Results, Appendix 5

From Table 5.2. the magnitude of the Kolmogorov-Smirnov Z value is 1.065 and the significance value is 0.206 > α 0.05. Thus, it can be concluded that H0 is accepted, there is no difference in the residual distribution with the normal distribution, or it can be said that the residual is normally distributed.

**5.3. Results of the First Model Multicoloniality Testing**

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To determine the existence of multicolonialism, it can be known by looking at Variance Inflation Factor and the value tolerance obtained. From the test results, the Variance Inflation Factor that is less than 10 and the value of tolerance greater than 0.10 so that it is concluded that there is no multicolonialism. Value Variance Inflation Factor and tolerance for each variable can be seen in Table 5.3.

**Table 5.3. Tolerance and Variance Inflation Factor**

**Coefficient**

| Type | | Collinearity Statistics | |
|---|---|---|---|
| | | Tolerance | VIVID |
| 1 | Liquidity_X1 | .220 | 4.543 |
| | CashPosition _X2 | .318 | 3.148 |
| | CapitalStructure _X3 | .538 | 1.858 |
| | BusinessEligibility _X4 | .510 | 1.962 |
| | ReceivablesTurnover _X5 | .470 | 2.129 |
| | InventoryTurnover _X6 | .383 | 2.609 |
| | ScaleOfBusiness _X7 | .446 | 2.241 |
| | ProfitMargin_X8 | .386 | 2.594 |
| | CreditGuarantee _X9 | .538 | 1.859 |
| | BusinessReputation _X10 | .509 | 1.965 |
| | DebtorEducation_X11 | .625 | 1.600 |
| | BusinessDiversification_X12 | .456 | 2.195 |

a. Dependent Variable: Decision _Y
Source : Data Analysis Results, Appendix 5

**5.4. Results of the First Model Heteroscedasticity Test**

A good regression model is one that has homogeneity or heteroscedasticity does not occur. Detection can be done using a graphical method test, namely by looking at the presence or absence of certain patterns drawn on the scatterplot.

The basis for decision-making is that if there is a certain pattern that is regular (wavy, widening and then narrowing) then heteroscedasticity has occurred. If there is no clear pattern and does not spread above and below the number 0 on the Y axis, then heteroscedasticity does not occur.

The test results showed that heteroscedasticity did not occur in the model. This can be seen from Figure 5.2. where the dots are scattered randomly and do not form a specific pattern.

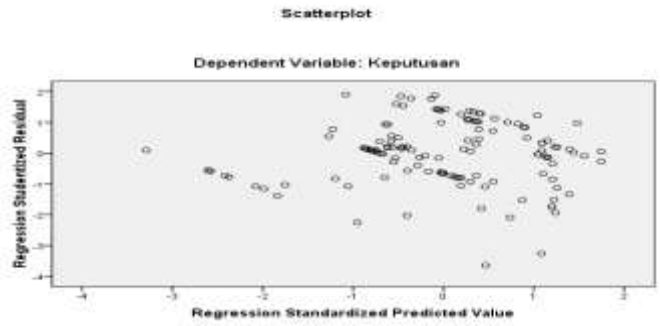


**Figure 5.2. Scatterplot of the First Model Heteroscedasticity Test** Source : Data Analysis Results, Appendix 5

In addition, it also uses statistical tests, namely the glycer test, which aims to find out if an independent variable is statistically significant affecting the dependent variable, then heteroscedasticity occurs. If there are no statistically significant independent variables affecting the dependent variable of the absolute value Ut (AbsUt), it can be concluded that the regression model does not occur heteroscedasticity. The test results showed that heteroscedasticity did not occur in the model. This can be seen from Table 5.4. where the significance number > 0.05.

**Table 5.4. Glejser Test Table**

**Coefficient**

| Type | | Unstandardized Coefficients | | Standardized Coefficients | | |
|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | T | Sig. |
| 1 | (Constant) | .071 | .432 | | .165 | .869 |
| | Liquidity_X1 | -.027 | .073 | -.067 | -.366 | .715 |
| | CashPosition _X2 | -.024 | .060 | -.059 | -.389 | .698 |
| | CapitalStructure _X3 | .030 | .052 | .067 | .575 | .566 |
| | BusinessEligibility _X4 | -.026 | .046 | -.067 | -.562 | .575 |
| | ReceivablesTurnover _X5 | .033 | .049 | .084 | .676 | .500 |
| | InventoryTurnover _X6 | .051 | .052 | .135 | .979 | .330 |
| | ScaleOfBusiness _X7 | -.090 | .065 | -.177 | -1.385 | .169 |
| | ProfitMargin_X8 | .024 | .081 | .042 | .303 | .762 |
| | CreditGuarantee _X9 | .278 | .208 | .156 | 1.339 | .183 |
| | BusinessReputation _X10 | .147 | .146 | .121 | 1.006 | .316 |
| | DebtorEducation_X11 | .216 | .158 | .149 | 1.373 | .172 |
| | BusinessDiversification_X12 | .080 | .137 | .074 | .584 | .561 |

a. Dependent Variable: AbsUt

Source : Data Analysis Results, Appendix 5

**5.5. Results of First Hypothesis Testing**

The first hypothesis test is to analyze the influence of accounting information and non-accounting information on the decision to provide working capital credit facilities. The results of the analysis using multiple linear regression can be seen in Table 5.5. The following :

**Table 5.5. Results of Analysis of the Influence of Accounting and Non-Accounting Information on the Decision to Provide Working Capital Credit Facilities Simultaneously.**

**ANOVAb**

| Type | | Sum of Squares | Df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 56.114 | 12 | 4.676 | 9.019 | .000a |
| | Residual | 63.771 | 123 | .518 | | |
| | Total | 119.885 | 135 | | | |

a. Predictors: (Constant), BusinessDiversification_X12, CreditGuarantee_X9, ScaleOfBusiness_X7, CapitalStructure_X3, ReceivablesTurnover_X5, BusinessEligibility_X4, DebtorEducation_X11, BusinessReputation_X10, ProfitMargin_X8, CashPosition_X2, InventoryTurnover_X6, Liquidity_X1

b. Dependent Variable: Decision Y

Source : Data Analysis Results, Appendix 6

Table 5.5. Simultaneously showing accounting and non-accounting information has a significant effect on the decision to provide working capital credit facilities. This can be seen from the value of Fcal 9.019 > F0.05 (11.123) (2.444). A significant influence can also be seen from the significance value of F (0.00) < α 0.05. Thus, the hypothesis that accounting information and non-accounting information have a significant effect on the decision to provide working capital credit facilities are accepted.

Partially, there are seven variables that have a significant influence on the decision to provide working capital credit facilities. These influential variables are liquidity, cash position, capital structure, business feasibility, receivables turnover, profit margin, and business reputation. The variables of inventory turnover, business scale, credit guarantee, and debtor education did not have a significant effect. The results of this test can be seen in Table 5.6. The following :

**Table 5.6. Results of Analysis of the Influence of Accounting and Non-Accounting Information on the Decision to Partially Provide Working Capital Credit Facilities.**

**Coefficient**

| Type | | Unstandardized Coefficients | | Standardized Coefficients | | |
|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | T | Sig. |
| 1 | (Constant) | 21.249 | .718 | | 29.611 | .000 |
| | Liquidity_X1 | .278 | .122 | .321 | 2.288 | .024 |
| | CashPosition _X2 | -.352 | .100 | -.410 | -3.510 | .001 |
| | CapitalStructure _X3 | -.327 | .086 | -.342 | -3.813 | .000 |
| | BusinessEligibility _X4 | -.183 | .076 | -.220 | -2.393 | .018 |
| | ReceivablesTurnover _X5 | -.204 | .081 | -.243 | -2.529 | .013 |
| | InventoryTurnover _X6 | .047 | .086 | .058 | .544 | .588 |
| | ScaleOfBusiness _X7 | -.012 | .108 | -.011 | -.115 | .909 |
| | ProfitMargin_X8 | .505 | .134 | .399 | 3.767 | .000 |
| | CreditGuarantee _X9 | .307 | .345 | .080 | .892 | .374 |
| | BusinessReputation _X10 | .499 | .243 | .189 | 2.053 | .042 |
| | DebtorEducation_X11 | .386 | .262 | .123 | 1.476 | .142 |
| | BusinessDiversification_X12 | -.349 | .227 | -.150 | -1.537 | .127 |

a. Dependent Variable: Decision_Y
Source : Data Analysis Results, Appendix 6

The model built from the results of this study is:

**Y = 21.249 + 0.278X1 – 0.352X2 – 0.327X3 – 0.183X4 – 0.204X5 + 0.047X6 – 0.012X7 + 0.505X8 + 0.307X9 + 0.499X10 + 0.386X11 – 0.349X12**

The liquidity variable obtained a calculated value of 2.288 with a significance of 0.024. The calculated value obtained is greater than the value of t(0.05, 123) 1.979 and the significance value is less than α0.05, thus it is stated that liquidity has a significant effect on the decision to provide working capital credit facilities.

The cash position variable obtained a calculated value of -3.510 with a significance of 0.001. The calculated value obtained is greater than the value of t(0.05, 123) 1.979 and the significance value is less than α0.05, thus it is stated that the cash position has a significant effect on the decision to provide working capital credit facilities.

The variable of capital structure obtained a calculation value of 3.813 with a significance of 0.000. The calculated value obtained is greater than the value of t(0.05, 123) 1.979 and the significance value is less than α0.05, thus it is stated that the capital structure has a significant effect on the decision to grant working capital credit facilities.

The business feasibility variable obtained a calculated value of -2.393 with a significance of 0.018. The calculated value obtained is greater than the value of t(0.05, 123) 1.979 and the significance value is less than α0.05, thus it is stated that business feasibility has a significant effect on the decision to provide working capital credit facilities.

The variable of receivables turnover obtained a calculation value of -2.529 with a significance of 0.013. The calculated value obtained is greater than the value of t(0.05, 123) 1.979 and the significance value is less than α0.05, thus it is stated that the turnover of receivables has a significant effect on the decision to provide working capital credit facilities.

The inventory turnover variable obtained a calculated value of 0.544 with a significance of 0.588. The calculated value obtained is smaller than the value of t(0.05, 123) 1.979 and the significance value is greater than α0.05, thus it is stated that the turnover of inventory does not have a significant effect on the decision to grant working capital credit facilities.

The business scale variable obtained a calculation value of -0.115 with a significance of 0.909. The calculated value obtained is smaller than the value of t(0.05, 123) 1.979 and the significance value is greater than α0.05, thus it is stated that the business scale does not have a significant effect on the decision to provide working capital credit facilities.

The profit margin variable obtained a calculation value of 3.767 with a significance of 0.000. The calculated value obtained is greater than the value of t(0.05, 123) 1.979 and the significance value is less than α0.05, thus it is stated that the profit margin has a significant effect on the decision to provide working capital credit facilities.

The credit guarantee variable obtained a calculation value of 0.892 with a significance of 0.374. The calculated value obtained is smaller than the value of t(0.05, 123) 1.979 and the significance value is greater than α0.05, thus it is stated that credit guarantee does not have a significant effect on the decision to provide working capital credit facilities.

The business reputation variable obtained a calculation value of 2.053 with a significance of 0.042. The calculated value obtained is greater than the value of t(0.05, 123) 1.979 and the significance value is less than α0.05 thus it is stated that business reputation has a significant effect on the decision to provide working capital credit facilities.

The debtor's education variable obtained a calculated value of 1.476 with a significance of 0.142. The calculated value obtained is less than the value of t(0.05, 123) 1.979 and the significance value is greater than α0.05, thus it is stated that the debtor's education does not have a significant effect on the decision to provide working capital credit facilities.

The business diversification variable obtained a calculated value of -1.537 with a significance of 0.127. The calculated value obtained is smaller than the value of t(0.05, 123) 1.979 and the significance value is greater than α0.05, thus it is stated that business diversification does not have a significant effect on the decision to provide working capital credit facilities.

**5.6. Results of Second Hypothesis Testing**

The second hypothesis reads that accounting information, non-accounting has an effect on the decision to provide working capital credit facilities with performance as a moderating variable. The results of the test model (a) which illustrates the influence of accounting information, non-accounting on performance, can be seen in table 5.7. The results of the test of the influence of accounting and non-accounting information on performance can be concluded that accounting and non-accounting information have a positive and negative effect on the moderating variable (performance). For more details, you can see the following:

**Table 5.7. Results of Testing the Influence of Accounting and Non-Accounting Information Towards Performance**

**Coefficient**

| Type | | Unstandardized Coefficients | | Standardized Coefficients | | |
|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | T | Sig. |
| 1 | (Constant) | .330 | .336 | | .983 | .328 |
| | Liquidity_X1 | .094 | .057 | .243 | 1.651 | .101 |
| | CashPosition _X2 | -.016 | .047 | -.042 | -.339 | .735 |
| | CapitalStructure _X3 | .060 | .040 | .142 | 1.501 | .136 |
| | BusinessEligibility _X4 | -.209 | .036 | -.567 | -5.850 | .000 |
| | ReceivablesTurnover _X5 | .025 | .038 | .068 | .671 | .504 |
| | InventoryTurnover _X6 | .089 | .040 | .247 | 2.205 | .029 |
| | ScaleOfBusiness _X7 | -.103 | .050 | -.212 | -2.043 | .043 |
| | ProfitMargin_X8 | .155 | .063 | .275 | 2.465 | .015 |
| | CreditGuarantee _X9 | .205 | .161 | .120 | 1.272 | .206 |
| | BusinessReputation _X10 | .068 | .114 | .058 | .598 | .551 |
| | DebtorEducation_X11 | .063 | .122 | .045 | .513 | .609 |
| | BusinessDiversification_X12 | .008 | .106 | .008 | .074 | .941 |

a. Dependent Variable: Performance_M

Source : Data Analysis Results, Appendix 6

Model (a) that can be built from the results of the second hypothesis research is:

**M = 0.330 + 0.094X1 - 0.016X2 + 0.060X3 - 0.209X4 + 0.025X5 + 0.089X6 - 0.103X7 + 0.155X8 + 0.205X9 + 0.068X10 + 0.063X11 + 0.008X12**

From the above model, it can be concluded that accounting and non-accounting information have a positive and negative effect on the moderating (performance) variable. From table 5.7. It can be concluded that independent variables such as business feasibility, inventory turnover, business scale, profit margin tested in model (a) have a significant effect on $\alpha = 0.05$. This is indicated by a significance number smaller than 0.05.

The results of the test model (b) to see the relationship between independent variables, namely liquidity,

cash position, capital structure, business feasibility, receivables turnover, inventory turnover, business scale, profit margin, guarantees, business reputation, debtor education, and business diversification have been moderated with performance on their dependent variables, namely decisions. This can be seen in Table 5.8. The results of the simultaneous moderating variable test obtained a significant performance value of less than 0.05, which is 0.000. Then partially the existence of performance as a moderating variable has a significant

effect on the business feasibility variable. For more details, you can see the following:

**Table 5.8. Moderating Variable Test Results**

Model Summaryb

| Type | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|---|---|---|---|---|
| 1 | .841a | .707 | .640 | .56530 |

a. Predictors: (Constant), abs_12, CreditGuarantee_X9, abs_5, abs_9, CapitalStructure_X3, BusinessEligibility_X4, ScaleOfBusiness_X7, DebtorEducation_X11, BusinessReputation_X10, abs_10, abs_2, ProfitMargin_X8, abs_6, abs_11, Liquidity_X1, BusinessDiversification_X12, abs_7, InventoryTurnover_X6, abs_1, ReceivablesTurnover_X5, CashPosition_X2, abs_4, abs_8, abs_3, Performance_M

Source : Data Analysis Results, Appendix 6

**ANOVAb**

| Type | | Sum of Squares | Df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 84.733 | 25 | 3.389 | 10.606 | .000a |
| | Residual | 35.152 | 110 | .320 | | |
| | Total | 119.885 | 135 | | | |

a. Predictors: (Constant), abs_12, CreditGuarantee_X9, abs_5, abs_9, CapitalStructure_X3, BusinessEligibility_X4, ScaleOfBusiness_X7, DebtorEducation_X11, BusinessReputation_X10, abs_10, abs_2, ProfitMargin_X8, abs_6, abs_11, Liquidity_X1, BusinessDiversification_X12, abs_7, InventoryTurnover_X6, abs_1, ReceivablesTurnover_X5, CashPosition_X2, abs_4, abs_8, abs_3, Performance_M

Source : Data Analysis Results, Appendix 6

**Coefficient**

| Type | | Unstandardized Coefficients | | Standardized Coefficients | | |
|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | t | Sig. |
| 1 | (Constant) | 22.306 | .699 | | 31.934 | .000 |
| | Liquidity_X1 | -.442 | .190 | -.509 | -2.325 | .022 |
| | CashPosition _X2 | -.105 | .207 | -.122 | -.506 | .614 |
| | CapitalStructure _X3 | -.943 | .718 | -.987 | -1.314 | .192 |
| | BusinessEligibility _X4 | .523 | .315 | .631 | 1.662 | .099 |
| | ReceivablesTurnover _X5 | -.138 | .325 | -.165 | -.426 | .671 |
| | InventoryTurnover _X6 | .025 | .176 | .031 | .143 | .887 |
| | ScaleOfBusiness _X7 | .212 | .166 | .193 | 1.276 | .204 |
| | ProfitMargin_X8 | -1.514 | 1.032 | -1.197 | -1.468 | .145 |
| | CreditGuarantee _X9 | .136 | .313 | .035 | .436 | .664 |
| | BusinessReputation _X10 | .164 | .205 | .062 | .798 | .426 |
| | DebtorEducation_X11 | .095 | .226 | .030 | .422 | .674 |

| | | | | | |
|---|---|---|---|---|---|
| BusinessDiversification_X12 | 3.397 | 2.890 | 1.459 | 1.176 | .242 |
| Performance | -1.215 | 2.513 | -.541 | -.483 | .630 |
| abs_1 | .906 | .227 | .909 | 3.995 | .000 |
| abs_2 | -.301 | .220 | -.300 | -1.369 | .174 |
| abs_3 | .610 | .735 | .660 | .830 | .408 |
| abs_4 | -.761 | .319 | -1.067 | -2.387 | .019 |
| abs_5 | -.097 | .359 | -.089 | -.270 | .787 |
| abs_6 | .168 | .236 | .157 | .714 | .477 |
| abs_7 | -.200 | .217 | -.155 | -.924 | .358 |
| abs_8 | 1.885 | 1.026 | 1.433 | 1.838 | .069 |
| abs_9 | .230 | .345 | .068 | .666 | .507 |
| abs_10 | -.439 | .296 | -.126 | -1.482 | .141 |
| abs_11 | -.389 | .277 | -.147 | -1.406 | .163 |
| abs_12 | -4.192 | 2.900 | -2.211 | -1.446 | .151 |

a. Dependent Variable: Decision

Source : Data Analysis Results, Appendix

Model (b) can be built from the test results are:

$$Y_2 = 22.306 - 0.442X1 - 0.105X2 - 0.943X3 + 0.523X4 - 0.138X5 + 0.025X6 + 0.212X7 - 1.514X8 + 0.136X9 + 0.164X10 + 0.095X11 + 3.397X12 + 0.906X13 - 0.301X14 + 0.610X15 - 0.761X16 - 0.097X17 + 0.168X18 - 0.200X19 + 1.885X20 + 0.230X21 - 0.439X22 - 0.389X23 - 4.192X24$$

From the results of the test model (b) simultaneously, a significant performance value of less than 0.05 was obtained, which is 0.000. Then partially the existence of performance as a moderating variable has a significant effect on the business feasibility variable. This is shown by a significant number that is smaller than 0.05 and has a negative coefficient, thus further strengthening the relationship between these variables in the decision to provide working capital credit facilities. However, it does not have a significant effect on liquidity variables, cash position, capital structure, receivables turnover, inventory turnover, business scale, profit margin, credit guarantee, business reputation, debtor education, and business diversification. This is shown by a number greater than 0.05 and has a positive and negative coefficient, further weakening the relationship between these variables in the decision to provide working capital credit facilities.

**5.7. Discussion**

The first hypothesis test simultaneously of the variables of accounting information and non-accounting information has a significant effect on the decision to provide working capital credit facilities. Partially, there are seven variables that have a significant influence on the decision to provide working capital credit facilities. These influential variables are liquidity, cash position, capital structure, business feasibility, receivables turnover, profit margin, and business reputation. Meanwhile, the variables of receivables inventory, business scale, credit guarantee, debtor education and business diversification did not have a significant effect. The description of each variable can be seen as follows:

1. Liquidity
   From the test results in Table 5.6. A tcal value of 2.288 with a significance of 0.024 was obtained. The calculated value obtained is greater than the value of t(0.05; 123) 1.979 and the significance value is less than α 0.05, thus the hypothesis that liquidity has a significant effect on the decision to provide working capital credit facilities is accepted. Thus, liquidity affects the decision to provide working capital credit facilities. The results of this study are in line with previous research conducted by Suroso (2020) which stated that liquidity affects the decision to provide working capital credit facilities because if the company's liquidity is good, it means that the company is able to pay its debts to the bank. However, the results of this study are not in line with the research of Hasibuan (2020), Handayani (2020) who stated that liquidity does not have a significant effect on the decision to provide credit facilities.
2. Cash Position

From the results of the research in Table 5.6. A tcal value of -3.510 with a significance of 0.001 was obtained. The calculated value obtained is greater than the value of t(0.05, 123) 1.979 and the significance value is less than α0.05, thus the hypothesis that the cash position has a significant effect on the decision to provide working capital credit facilities is accepted. Thus, the cash position affects the decision to provide working capital credit facilities. The results of this study are in line with previous research conducted by Suroso (2020) which stated that the cash position affects the decision to provide working capital credit facilities because if the company's cash is large, it means that the company gets a profit, if the company gets a profit, the company can pay its debts to the bank so that the bank can provide loans to the company. However, the results of this study are not in line with the research of Hasibuan (2020), Handayani (2020) who stated that the cash position does not have a significant effect on the decision to provide credit facilities.

3. Capital Structure
   From the results of the research in Table 5.6. A tcal value of 3.813 was obtained with a significance of 0.000. The calculated value obtained is greater than the value of t(0.05, 123) 1.979 and the significance value is less than α0.05 thus it is stated that the capital structure has a significant effect on the decision to grant working capital credit facilities received.
   Thus, the capital structure affects the decision to provide working capital credit facilities because if the company's capital is large, the company is able to develop its business. If the business grows, the company will get a profit so that the company is able to pay its debts to the bank. The results of this study are not in line with previous research conducted by Suroso (2020), Hasibuan (2020), Handayani (2020) which stated that the capital structure has no effect on the decision to provide credit facilities.
4. Business Eligibility
   From the results of the research in Table 5.6. A tcount of -2.393 with a significance of 0.018 was obtained. The calculated value obtained is greater than the value of t(0.05; 123) 1.979 and the significance value is less than α 0.05, thus the hypothesis that the business feasibility has a significant effect on the decision to provide working capital credit facilities is accepted. Thus, business feasibility affects the decision to provide working capital credit facilities. The results of this study are in line with previous research conducted by Suroso (2020) which stated that Business Feasibility affects the decision to provide working capital credit facilities because if the company is feasible, the company will get profits so that the company is able to pay its debts to the bank. However, the results of this study are not in line with the research of Hasibuan (2020), who stated that business feasibility does not have a significant effect on the decision to provide credit facilities.
5. Turnover of Receivables
   From the results of the research in Table 5.6. The calculation was -2.529 with a significance of 0.013. The calculated value obtained is greater than the value of t(0.05; 123) 1.979 and the significance value is less than α 0.05, thus the hypothesis that the turnover of receivables has a significant effect on the decision to provide working capital credit facilities is accepted. Thus, the turnover of receivables affects the decision to provide working capital credit facilities because if the turnover of receivables is good, the company's running will be smooth. If the company is smooth, the company will get a profit so that the company can pay its debts to the bank. The results of this study are not in line with previous research conducted by Suroso (2020), Hasibuan (2020), Handayani (2020) which stated that the turnover of receivables has no effect on the decision to provide credit facilities.
6. Inventory Turnover
   From the results of the research in Table 5.6. A tcount of 0.544 with a significance of 0.588 was obtained. The calculated value obtained is smaller than the value of t(0.05; 123) 1.979 and the significance value is greater than α 0.05, thus the hypothesis that the turnover of receivables has a significant effect on the decision to provide working capital credit facilities is rejected. Thus, the turnover of inventory has no effect on the decision to provide working capital credit facilities. The results of this study are in line with previous research conducted by Suroso (2020), Hasibuan (2020), Handayani (2020) which stated that inventory turnover does not affect the decision to provide credit facilities because if the inventory turnover is bad, the company's operations will be hampered. If the company's operations are hampered, the company will suffer losses so that the company cannot pay its debts to the bank.
7. Scale of Business
   From the results of the research in Table 5.6. The calculation was -0.115 with a significance of 0.909. The calculated value obtained is smaller than the value of t(0.05; 123) 1.979 and the significance value is greater than α 0.05, thus the hypothesis that the business scale has a significant effect on the decision to provide working capital credit facilities is rejected. Thus, the scale of the business has no effect on the decision to provide working capital credit facilities. The results of this study are in line with previous research conducted by Suroso (2020), Hasibuan (2020), Handayani (2020) which stated that the scale of the business has no effect on the decision to provide credit facilities because if the scale of the business is bad, the company's income will decrease so that the company cannot afford to pay its debts to the bank.
8. Profit Margin
   From the results of the study in Table 5.6., a calculation of 3.767 with a significance of 0.000 was obtained. The calculated value obtained is smaller than the value of t(0.05; 123) 1.979 and the significance value is greater than α 0.05, thus the hypothesis that the profit margin has a significant effect on the decision to provide working capital credit facilities is accepted. Thus, profit

margin affects the decision to provide working capital credit facilities. The results of this study are in line with previous research conducted by Handayani (2020) which stated that profit margins affect the decision to provide working capital credit facilities because if the profit margin is large, the company is able to pay its debts to banks. However, the results of this study are not in line with previous research conducted by Suroso (2020) and Hasibuan (2020) which stated that profit margins have no effect on the decision to provide credit facilities.

9. Credit Guarantee
   From the results of the research in Table 5.6. A calculation of 0.892 with a significance of 0.374 was obtained. The calculated value obtained is smaller than the value of t(0.05; 123) 1.979 and the significance value is greater than α 0.05, thus the hypothesis that the hypothesis that credit guarantees have a significant effect on the decision to provide working capital credit facilities is rejected. Thus, credit guarantees do not affect the decision to provide working capital credit facilities. The results of this study are in line with previous research conducted by Suroso (2020), Hasibuan (2020), Handayani (2020) which stated that credit guarantees have no effect on the decision to provide credit facilities because if the guarantee is small, the debtor will not really pay his debt to the bank so that if there is a bad loan, the bank will disburse the credit guarantee with a low value so that the bank will suffer losses.
10. Business Reputation
    From the results of the research in Table 5.6. A tcal of 2.053 was obtained with a significance of 0.042. The calculated value obtained is smaller than the value of t(0.05; 123) 1.979 and the significance value is greater than α 0.05, thus the hypothesis that the business reputation has a significant effect on the decision to grant working capital credit facilities is accepted. Thus, business reputation affects the decision to provide working capital credit facilities because if the business reputation is good, the company will be able to return its debt to the bank because the company does not want the company's name to be bad in the eyes of other parties. The results of this study are not in line with previous research conducted by Suroso (2020), Hasibuan (2020), Handayani (2020) which stated that business reputation has no effect on the decision to provide credit facilities.
11. Debtor Education
    From the results of the research in Table 5.6. A tally of 1.476 was obtained with a significance of 0.142. The calculated value obtained is smaller than the value of t(0.05; 123) 1.979 and the significance value is greater than α 0.05, thus the hypothesis that the debtor's education has a significant effect on the decision to provide working capital credit facilities is rejected. Thus, the debtor's education has no effect on the decision to provide working capital credit facilities. The results of this study are in line with previous research conducted by Suroso (2020), Hasibuan (2020) which stated that debtor education has no effect on the decision to provide credit facilities because if the debtor's education is low, the debtor will not be able to manage the company so that the company will lose money so that the company will not be able to pay its debts to the bank.
12. Business Diversification
    From the results of the research in Table 5.6. The calculation was -1.537 with a significance of 0.127. The calculated value obtained is smaller than the value of t(0.05; 123) 1.979 and the significance value is greater than α 0.05, thus the hypothesis that business diversification has a significant effect on the decision to provide working capital credit facilities is rejected. Thus, business diversification does not affect the decision to provide working capital credit facilities. The results of this study are in line with previous research conducted by Suroso (2020), Hasibuan (2020), Handayani (2020) which stated that business diversification has no effect on the decision to provide credit facilities because if the business entity managed by debtors is small, the company's survival will not run well so that the company will suffer losses so that the company will not be able to pay its debts to the bank.

Of the twelve independent variables used in this study, only seven variables influenced the decision to provide working capital credit facilities. This is suspected to have happened because creditors still do not pay attention to independent variables in this study for decision-making. Then another reason is that very varied data affects the results of the analysis.

The second hypothesis test was simultaneously obtained with a calculation of 10.606 and a significant value of 0.000. Meanwhile, partially obtained a calculation of -2.387 and a significant value of 0.019 for the business feasibility variable that has been moderated with performance because if the debtor has high performance, the debtor can run the company well so that the company becomes viable for doing business. If the company is feasible, the company will get a profit so that the company is able to pay its debts to the bank. However, it does not have a significant effect on liquidity variables, cash position, capital structure, receivables turnover, inventory turnover, business scale, profit margin, credit guarantees, business reputation, debtor education, and business diversification due to relatively unstable economic conditions and the occurrence of unavoidable natural disasters.

## CONCLUSIONS AND SUGGESTIONS

### 6.1. Conclusion

Based on the results of data analysis and discussion conducted in the previous section, this study produced several conclusions as follows:

1. The first hypothesis test simultaneously (simultaneously) of the variables of accounting information and non-accounting information has a significant effect on the decision to provide working capital credit facilities. Meanwhile, partially (individually) of the twelve independent variables tested have a significant influence on the decision to provide working capital credit facilities, namely liquidity, cash position, capital structure, business feasibility, receivables turnover, profit margin and business reputation. Liquidity, cash position, capital structure, business feasibility, receivables turnover, profit margin and business reputation have a positive and significant effect on the decision to provide working capital credit facilities. Meanwhile, inventory turnover, business scale, credit guarantee, debtor education and business diversification have no effect on the decision to provide working capital credit facilities. The results of this study are in accordance with research conducted by Suroso (2020) which states that liquidity, cash position and business feasibility have a significant influence on the decision to provide credit facilities. And in accordance with this research conducted by Handayani (2020) which states that profit margins affect the decision to provide credit facilities.

2. The conclusion of the second hypothesis explains that simultaneously a significant value of performance smaller than 0.05 is obtained, which is 0.000. Then partially the existence of performance as a moderating variable has a significant effect on the business feasibility variable. This is shown by a significant number that is smaller than 0.05 and has a negative coefficient, thus further strengthening the relationship between these variables in the decision to provide working capital credit facilities. However, it does not have a significant effect on liquidity variables, cash position, capital structure, receivables turnover, inventory turnover, business scale, profit margin, credit guarantee, business reputation, debtor education, and business diversification. This is shown by a number greater than 0.05 and has a positive and negative coefficient, further weakening the relationship between these variables in the decision to provide working capital credit facilities.

**6.2. Research Limitations**

Researchers have tried to conduct research optimally but there are several obstacles that occur, namely:

1. Short research period. The period observed in this study is only 1 year, namely 2024.
2. It does not include the name of the company because KB Bank Medan wants to maintain the confidentiality of its debtor data.

**6.3. Suggestions**

1. For researchers who want to conduct further research on the decision to provide working capital credit facilities, it is recommended that the research time period be more than 1 year.
2. For the next researcher who wants to conduct further research on the decision to provide working capital credit facilities, it is recommended that you include the name of the company.

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