EFFECT OF CREDIT AND SUPERVISION CREDIT BANK OF REVENUE
(Case Study On the National Bank Comersio de Timor-Leste BNCTL Maliana)

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ABSTRACT

The title of this study is " The Effect of Credit and Credit Monitoring Revenues Against Bank, lending as one of the activities to achieve the objectives of the bank. Credit Monitoring as one of the determination to see to customers who do kreit in banks. revenue as one desired by the plan. Bank is a private company engaged in the provision of credit to customers type of research used in this paper is a type of survey used while the population is 15 people, because the population in this study a little so the sampling technique is a census. The analytical tool used in this paper adalalah multiple linear regression.

Results found a = 8688 means that the average yield income of the bank before, influenced by the provision of credit and credit control has a fixed value of 8688, b1 = 0, 926 is the regression coefficient of the lending (X1) means that any change regarding the provision of credit increase bank earnings amounted to (Y) of 0926, or 92.6% assuming that bank income (Y) is constant and b2 = 0.451 is the regression coefficient of the supervision of credit kredi (X2) means that any changes regarding credit monitoring, can affect bank earnings (Y) of 0.451 or 45.1% on the assumption that bank income (Y) is constant.

By using the t test showed that the provision of credit and credit control partially or simultaneously together have a positive and significant impact on bank earnings, (Y) = t the variable provision Credit rating of 8244 ≥-niali t table of 2.1314.maka can be expressed Ho Ha received t hitunh rejected because the value falls in the reception area. And variable credit pemgawasan t hitunh 4313 is also greater than t table 2.1314 at the 95% confidence level and standard of guilt is 5% based on the above conclusions can be concluded that the influence of the credit granting and monitoring of credit to bank earnings. while the contribution of the two variables X1 and X2 lending credit monitoring 0 .972 or 97.2%. and then the rest (100% - 97.2%) = 2.8% influenced by other variables outside the existing model.

Keywords: Lending, Credit Monitoring and Pendapata Bank

INTRODUCTION

Associated with the development millennium era, the banking Timor-Leste have various forms of banking business and included in its business that is aimed at supporting the implementation of national development towards improving people's welfare. One of the products provided by the bank in a petrified smooth business customers are giving credit where it is one of the functions that are supporting economic growth. Giving kredet is one of the main activities of the bank as an intermediary. In addition to the welfare of society, loans held by the bank also aims to earn profits from interest income is interest income which will be one of the biggest sources of income for banks. In the granting of credit of a bank seeks to minimize the risk of lending to customers, the possibility of customers to make loans to banks, both for their own business or business partnership.

While UNTAET Regulation No. 21/30 which dikelurkan by UNTAET in the first part of the fifth mentioned that, crediting it means something that is directly or indirectly to contain an agreement between the bank and the borrower has the same loan guarantees and the obligation to return within their debt with maturities which dutentukan borrowers who dlakukan by the debtor is accompanied by obligations and the balance in the distribution of profits on both sides whereby the bank will benefit from lending. While the debtor will meet the needs and to support or facilitate the business activities that would benefit. Gains occurred is the ultimate goal of prmberian credit and acceptance credits.

Lending is done, if the bank has the confidence of borrowers under the funds provided will be used in accordance with the purpose, and will eventually be returned to the bank, according to what was agreed. It is known under the greatest revenue for the business banking services is derived from interest on loans. However, the provision of this credit has a high risk factor and berpengaruhi big enough to bank soundness.

The role of credit controls that guard against the company's assets, meaning the supervision itself is a systematic effort to establish standards for the implementation of the objectives of planning, designing information systems umpabalik compare actual activities with the standards previously set, define and measure penyimpagan-penyimpagan, and mengabil activities correction shown below to ensure all the company's resources are used in an effective and efficient manner in achieving corporate objectives.

Credit monitoring is a step supervision of the credit facility granted as a whole and individually to the debtor where the supervision of credit arranged in accordance with the planner or tidak.Tujuan of supervision of credit is maintaining, securing and anticipate the occurrence of storage which can be problematic loans and otherwise followed will lead keruguian for the bank as well as with this system, the banks can find out quickly the emergence of potential problem loans which can be detrimental to the bank. While entrepreneurs who have large capital do not work hard, only invest capital, to obtain a great interest to fulfill the needs of both primary and secondary without hesitation.

The borrower would normally expect low interest rates in order not membertakan live load. While financial institutions are expecting huge interest so that the bank can also be an advantage. Thus the need for a rule that can control the determination of the interest provision, especially by the government. Provisions in interest rates may affect a credit in paying the credit back.

Bank is a financial institution and the main activity is menghimpin funds from the public and distribute the funds the society and to provide services in payment traffic and circulation of money. In this case the bank as intermedisy for customers that excess danake customers who need the funds that the bank's activities can be run well and can attract customers, banks need to apply some strategic purpose as a puller for customers who are loyal to the bank. Factors to be considered, namely the provision of credit, credit control and bank earnings.

One bank earnings is the largest in terms of loans, so that the efforts of banks to channel funds ummnya through credit activity, because the proportion of revenues the largest bank comes from pendapatang interest outstanding loans, even in the banking industry credit is at high risk, especially as it involves the management of public money and bentuik played in one of the various investments with loans. Credit risk is the inability of the debtor intended to melunasai its obligations to the bank, after maturity, it may cause a fall of the income of the bank, while on the other hand the bank must also meet its obligations to third-party storage of funds in the bank.

Some credit risk is unavoidable because without risk there is no income. The amount of loans outstanding to imbangi penggelolaan to good risk will determine the profitability of banks. However disisilain credit is also one factor that causes rupahnya need banks that are otherwise problematic loans, troubled loans is shown in the value of non-performing loan (NPL) The greater the NPL, it means that the higher the credit risk. Bank credit penberian can compensate with high risk offset by higher income through setting interest rates above normal. However penberian credit decisions must be guaranteed, whether to give more credit to the high level of income and penggembalian, or too risky then presumably if the government in expansion through the banking system showed to the point he stressed credit allocation with the aim of achieving increased productivity.

Associated with a business or any activity certainly hope that is the desired first gain. To make a profit, in many ways done. The main advantage for the bank based on the conventional principle is based on the interest that has been determined. Based on the interest for banks that conventional principle can be interpreted as a favor granted by banks to customers who buy or sell their products. Flowers can also be interpreted as the price to be paid to the customer and to be paid by the customer to the bank in banking activities based on the principle of a conventional two kinds of flowers given to customers, the first deposit, the interest rate is given as stimulus or remuneration for customers save money in the bank. The loan interest is interest that is given to the borrower or the price paid by borrowers to banks such as mortgage interest and the price for the bank is the selling price.

LITERATURE REVIEW
Credit
Hasibuan (2006: 87), the definition above that credit is a principle of trust and prudence indicators of trust is trust capital, commercial, financial, and collateral. Trust differentiate on pure trust and confidence reserve. Pure belief is that if creditors give credit to debtors only on kerprcayaan me, without any other guarantee. For example, the public surpluses speding unit (SSU) saving money (deposits of R / K) at a bank just on trust alone. Because banks only provide proof in the form of a deposit slip, checkbook, or giro to penabungnya.

Banks experiencing liquidity, depositors only have a deposit slip / blank giro only. Trust reserve interpreted creditors extend credit or loans to the debtor under the trust, but less confident that the bank always ask for collateral in the form of material and others. Even a bank in lending more priority collateral on the loans.

Cashmere, (2004: 11), the role of the national banking system needs to be improved in accordance with the functions in danamenyalurkan collecting public funds to pay more attention to the financing of the priority sectors of the national economy to the cooperative. Small and

medium entrepreneurs. Banking world shows more tangible improvement in mendukun stripes success of its business policy in a company, the Bank Nacional Timor Leste Dili Comercio (BNCTL) as well as in the economic life of society in general. It can be seen from the use of facilities meninkatnya banking technology in the implementation of trade transactions as well as the utilization of banking products.

Some understanding of credit from various experts as follows:

Hasibuan (1996: 87) states that the credit merupekan all types of loans to be paid back with interest by the loan in accordance with the agreements that have been agreed. Credit is the provision of funds or activities that can be an advantage to it under contracts borrowing and lending between banks and other parties who require the borrower to repay the debt after a certain period with the amount of interest remuneration or profit sharing.

Suyanto (1990: 15) states that the loan is the right to receive a payment or obligation to make payment on demand or at a time that akandatang. Bank credit management is the activity governing the use of bank funds in order to secure productive and statutory minismum. Therefore, the leadership of the bank is required in order to carry out the planning, allocation, and policy lending. If in further describe the bank's credit management is basically an integrated process between sources of credit funds, allocation of funds that can be a credit to the planning, organizing, provision of administrative and credit observation.

Muljono (2001: 10) defines that credit is the provision of money or bills in Liken with it, based on agreements between bank borrowing by parties, which requires the borrower to pay off the debt after a certain period with the addition of interest.

Of the three theories above it can be concluded that the credit is one of confidence of banks to customers to provide funds in the specified time period as well as a guarantee from the bank to the debtors.

Credit is the right to receive a payment or obligation to make payments on time in the request or the future due to the delivery of goods now, Bymont P. Kent, quoted by Suyanto; (1990: 15).

Moekijat, (1988: 105) credits is defined as the ability of a person or of an enterprise to gain economic value, the trust in exchange for a payment that is expected from the same economic value, usually at a special time to come.

Type of Credit Division

Siamat (2001: 65) the distribution of types of loans can be classified based on duration, guarantees, purpose and use of credit.

a. Type of credit by a period (maturity) can be divided into: (1) short tern- loan, (2) long term loan, (and) 3) medium-term loan,

b. The types of loans according to collateral, namely: (1) unsecuared loans, and (2) secuered loans.

c. Types of credit according to destination; (1) comersial loan, (2) consumer loan, and (3) Credit productive

Type And Purpose Loan

Hasibuan (2004: 88), the function of lending to the public, among others: (a) Being a motivator in peningkaatan activities of the trade and the economy, (b) Expanding job opportunities for the community, (c) Enhance the spirit of trying to society, and (d) Enlarge capital the company's work.

Mahmoeddin (1995: 83), in the granting of credit by a bank, should be of benefit to the banks, among others: (a) Earned income, (b) To create other services, (c) For the development of the banking business, and (d) To recognize efforts financed

The purpose of the loan portfolio according to Hasibuan (2004: 88) are as follows: (a) Obtaining bank earnings, (b) Implement tire operations, (c) fulfill the demand for credit from the public, and (d) Increase working capital.

Irmanyanto (1997: 33) purpose bank credit can be classified by various parties berkepnetingan with such credit among which: (a) The interests of the government, namely credit aimed at encouraging development in the economy, (b) The interests of the community which is to encourage the activities of companies or businesses that serve the needs of society, and (c) The interests of capital owners or entrepreneurs is to make a profit.

Credit Monitoring

Mujono (2001: 460), supervision is one of the important management functions in business activity monitoring activity monitoring stage that it will become more important when one considers that the credit risk for the bank's assets because these assets are controlled by outside parties by the customer ..

The whole process must be monitored and changes made as needed. In this way the system can react dynamically change with the demands of the situation.

Firdaus (2003: 131) states that credit monitoring is an attempt to secure or monitor their nets and follow the company directly. Consulting and providing advice for the company / the debtor goes well according to plan, so that loan repayments will go well.

Handoko (2002: 12), Mengetahuihal is so inseparable from the role of supervision, namely preservation of the company's assets. Supervision is a systematic effort to establish standards for the implementation of the objectives of planning, designing system feedback information, comparing its activities with the standards that have been set previously, determine and measure the storage-storage, as well as taking action necessary corrections to ensure that the resources of the company used in a way that efectif and efficient in achieving corporate objectives.

Mulyono, (2001: 460), credit monitoring is a management function in usahan yes for the custody and security in wealth management bank in the form of credit that is better and more efficient, in order to avoid the occurrence of irregularities by encouraging adherence to the policies of credit that have been established and seek the correct preparation of the credit administration.

Abdullah (2005: 95), credit monitoring is the process of assessing and monitoring credit since the analysis, not the activity to look for errors / deviations debtors, especially in the use of credit, but rather an effort to keep what is being implemented can be run in accordance with the credit plan.

Arthesa, (2006: 181), credit monitoring is the proper safeguards and security in wealth management bank in the form of credit that is better and more efficient, in order to avoid the occurrence of irregularities in how to comply with pre-defined credit policies and seeks the correct preparation of loan administration.

Some understanding of the above it can be concluded that credit monitoring can be interpreted as a form of management function yes to safeguard and secure the bank credit as the wealth of that tetaplancar, productive and not bogged down, by encouraging compliance with the policies of the existing credit.

Forms of Supervision

Fahmi and Lavianti (2009: 432) there are two forms of credit monitoring conducted by the financing institutions, namely:

1. Supervision of credit with a model of preventive control

with this model carried out by the banks prior to the credit disbursed or given to the debtor. The goal nuntuk avoiding error to stage such jamianan field survey and establishment model repressive control.

2. Supervision of credit with a model of repressive control
    This model of supervision to be done at the time the loan was granted in order for the credit to build a strong discipline to menulasi each loan in a timely manner.

3. By increasing the credit analysis
    In addition, the passive surveillance was also conducted at the office is through pemiliharaan pemiliharaan administrative accounts and credit. And thus can be seen credit growth enjoyed by komsumen.

Bank Earnings

In a general sense the bank's revenue is the result of business income. Budiono (1992: 180) mengemukan that bank earnings is a result of the sale of the factors of its production to the production sector. While Winardi (1992: 171) is the result of the bank's revenue in the form of money or other material achieved from the use of factors of production.

Accounting Association of Indonesia (1999: 233) in the book of Financial Accounting Standards mention that the bank's revenue is inflow of gross economic benefits arising from the ordinary activities of the company during the period, when inflows that result in increases in equity, which is not derived from the contribution of planting madal.

Accounting Principle Board cited by Theodorus Tuanakotta (1984: 153) in the bank's books pendapatang Accounting theory is revenue as Inflow of assets into the company as a result of the sale of goods and services.

Committee on Accounting Concept and Standard of AAA cited by Toudorus Tuonakotta (1984: 144) in the accounting books provide a definition of the monetary income of the bank is a statement of the goods and services transferred langanan-langanannya company within a specified period.

Paton and Littleton echoed bank earnings are subject to review of the physical and monetary aspects. It also stated Suwardjono (1984: 167) in the book Theory of Accounting Financial Accounting engineering that of the physical aspects of the bank's revenue can be regarded as the final result of a physical flow in the process of generating profits. Monetary aspect gives the sense that the bank's revenue is attributed to the inflow of assets derived from the company's operation in a broad sense.

Soerjono Soekanto (1994: 20) defines the bank's revenue is an item that is owned by the community in the form of money or property, land, science and so on. Meanwhile, according to Sigit Purnomo (1994: 61) says that revenue is a goods and services received within a certain period. Meanwhile, according to Wuinardi said that the bank's revenue in the form of money or other material results achieved to use wealth or services.

Bank of Income

Tuodorus Tuonakotta (1984: 148) there are some bank earnings, namely: (1) Operating Income, (2) non-operating income, and (3) extraordinary income

RESEARCH METHODS

Population

Sugiyono (2004: 115), the population is a group of elements (units where the necessary data to be collected) complete which is usually a person, object of the transaction or event, where people are keen to learn or become the object of research. So that the target population used in the study is in the overall employee.

Samples

Arikunto (2006: 134), the sample is a small fraction of the population. In order that a representative sample is taken or represent propulasi then penganbilian sample to be precise. Researchers then took the majority of the population of the credit as the National Bank Comersio de Timor-Leste (BNCTL) Maliana.

RESULT AND DISCUSSION

Of data that can be concluded in the study, as presented in the appendix, and by using SPSS for Widows Version 16, the results of the calculation as follows:

$Y = 8.688 + 0{,}926X1 + 0{,}451X2$

- $a = 8.688$ means that the average yield earnings before, influenced by the provision of credit and credit control has a fixed value (value constanta) amounted to 86.68%
- $b1 = 0.926$ is the regression coefficient on credit (X1) means that any change regarding the provision of credit may increase bank revenue (Y) of 0.926 or 92.6%
- $b2 = 0.451$ is the regression coefficient on the supervision of credit (X2) means that any change regarding the supervision of credit can affect bank earnings (Y) of 0.451 or 45.1%
- Meanwhile, if the value of the second variable is used liberally applied or it will experience a change of $= 8.688 + 0.926 + 0.451 = 10.057$, then from the two independent variables used or applied it will be unchanged at 10.057%

Determinant coefficient

From the results of the above models SPSS output Sumary R Square ($R2$) of 0.986 or 98.6%. This means variabl bank earnings are affected by both the independent variable, that variable lending (X1) and Supervision of credit (X2), amounting to 97.2%. While the rest (100% - 97.2%) = 2.8% influenced by other variables outside of the existing models.

Partial Hypothesis Testing

Significant test Lending (X1) Income Against Bank

Based on the calculation above can know that the partial credit (X1) has a positive and significant impact on bank income (Y) because tcount obtained for variable credit (X1) of 8244 with a level significantly Sig 000 where larger from the t table amounted to 2,132 T count> t table at a rate of 95% and 5% level signifikanya. Then conclude that Ho was rejected and Ha accepted Because t value falls in the reception area means the provision of credit (X1) has a positive and significant impact on bank income (Y).

Significant test Credit Monitoring (X2) Income Against Bank

Based on the calculation above can know that the partial oversight of credit (X2) has a positive and significant impact on bank income (Y) because tcount obtained for variable credit control (X2) is 4.313 with a level significantly Sig 001 where larger from the t table amounted to 2,132 T coun> t table at a rate of 95% and 5% level signifikanya. Then lending (X2) has a positive and significant impact on bank income (Y).

Simultaneously Hypothesis Testing (Test F)

Based on the calculation results can be seen that the extension of credit (X1) and the oversight of credit (X2) simultaneously (together) has a positive and significant impact on bank income (Y) on BNCTL Bank Branch Maliana. (Y) as the value of F coun obtained results singnifikan 33.984 with a level of 0.00 is greater than the F table = 3.15 F coun ≥ F tables at the 95% confidence level and the level of error is 5%.

Conclusion Lending (X1) and credit control (X2) together (simultaneously) positive and significant impact on bank income (Y).

CONCLUSION
Conclusion
From the data processing has been done in the previous chapter, it produced some of the research findings as follows:

1. Lending (X1) as measured by the Bank Income (Y), and from these results mununjukkan variable lending (X1) has a positive and significant effect on the income BNCTL Bank (Banco Nacional de Comercio de Timor Leste), Maliana branch. The amount of influence Lending amounted to 0.926 or 92.6%. based on the findings of this study can be concluded that the hypothesis which states that "the provision of credit in a positive and significant effect on the income of banks on BNCTL Bank (Banco Nacional de Comercio de Timor Leste), Maliana branch unacceptable".

2. Credit Monitoring (X2) as measured by the Bank Income (Y), and from these results indicate that the credit control variable (X2) has a significant effect on revenue yangposetif and BNCTL bank (Banco Nacional de Comercio de Timor Leste), Maliana branch. It can be concluded that the level of income BNCTL bank (Banco Nacional de Comercio de Timor Leste), Maliana branch can be explained by the oversight of credit. The magnitude of the effect on revenue is credit control; 0.451 or 45.1%. based on the findings of this study can be concluded that the hypothesis that said credit control and significant positive effect on the income of banks on BNCTL Bank (Banco National de Comercio de Timor Leste) unacceptable ".

3. Simultaneously credit granting (X1) and supervision (X2) together influence the banks' income (Y) of 8.688 or 86.88%. while the remaining 13.12% is the influence coming from other factorfaktor not examined in this study. Based on the findings of this study can be concluded that the hypothesis which says "the provision of credit and credit oversight" simultaneous and significant effect on the income of banks can be accepted.

Suggestion
Based on the conclusion to further refine the efforts of banks to administration and supervision available kredi provide maximum bank pendatan against customers or exceed customer expectations, the researchers were able to convey some of the following:

1. In order to achieve its vision and mission BNCTL, which wantid become the leading commercial bank in East Timor which always prioritizes customer satisfaction in East Timor, then boost lending and supervision of the maximum available mungking order to facilitate the bank in malakukan also facilitate the transaction, and responds customer complaints quickly, precisely, accurately and reliably. Lending meant that through reliability, responsiveness, responsiveness, and empathy, while credit monitoring is meant can be seen from the location, construction, lay out / layout, equipment and working condition.

2. To facilitate customers to conduct transactions more quickly, accurately and comfortably, supervision as well as one measure of bank earnings. Then need to be considered and propagated by the BNCTL bank (Banco Nacional de Comercio de Timor Leste), Maliana branch to provide convenience for employees and customers to conduct transactions.

Limitations Research
Limitations of this research are;

1. The theory of credit and credit controls were lacking, it can be seen from previous studies conducted are still few and also models of research within the framework of the study

showed no correlation between the performance of the service picture (X1) the provision of facilities (X2).

2. Respondents in this study only representativ staff who work in banks, finally the information obtained is not too wide or only representative.

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