JRBI
JURNAL RISET BISNIS INDONESIA
ISSN: 0216-2190
MAGISTER MANAJEMEN-UNISSULA

Increasing Buyer Compliance in Paying Installments Based on Income Level and Document Completeness with Moderated Buyer Commitment

Jeki Purwanto
Faculty of Economy, Universitas Islam Sultan Agung, Semarang, Indonesia, E-mail: jekipurwantokalteng@gmail.com

Abstract. *Income level, completeness of administrative documents, and buyer commitment are three main factors that simultaneously influence the level of compliance in installment payments. Income level reflects the buyer's objective economic capability, completeness of administrative documents guarantees the validity and credibility of financing transactions, while buyer commitment reflects the intention, responsibility, and moral awareness in fulfilling payment obligations. Empirically, the phenomenon of non-performing loans and non-compliance with installment payments is still common, especially in the property financing sector. This study uses a quantitative approach with an explanatory research method. This approach is used to explain the causal relationship between income level and document completeness variables on buyer compliance in paying installments, with buyer commitment as a moderating variable. Data analysis was conducted using Partial Least Square – Structural Equation Modeling (PLS-SEM), because this method is able to test direct and indirect relationships between variables, including moderating effects. This approach is also suitable for use in research involving complex conceptual models and relatively small to medium sample sizes. Income level does not significantly affect buyer compliance in paying installments. This means that buyers with high income levels do not necessarily have better levels of payment compliance than buyers with lower incomes. Conversely, buyers with lower incomes can still demonstrate good payment compliance if they possess discipline and sound financial management. Income level, in this study, was not shown to be a significant factor in determining buyer compliance with installment payments. The completeness of administrative documents significantly influences buyer compliance with installment payments.*

Keywords: *Administrative; Influential; Installment; Significant.*

1. Introduction

Buyer compliance with installment payments is a crucial factor in determining the sustainability of cash flow and financial stability of financing institutions and property developers. Non-compliance with installment payments often leads to non-performing loans,

JRBI
ISSN: 0216-2190
JURNAL RISET BISNIS INDONESIA
MAGISTER MANAJEMEN-UNISSULA

which can threaten a company's liquidity, undermine investor confidence, and lead to financial losses. In the context of financial management, the level of buyer compliance with installment obligations reflects the effectiveness of the company's creditworthiness assessment system and the quality of financing administration.

Research conducted by Christophorus Angga and Harry Roestiono (2019) shows that the process of verifying customer data and determining collateral significantly influences a company's ability to avoid non-performing loans in the micro, small, and medium enterprise (MSME) credit sector. Careful data verification helps lenders accurately assess a customer's ability and willingness to repay, while appropriate collateral provides a sense of security against potential default risks. These findings underscore the importance of complete administrative documentation as a factor in preventing non-performing loans from the beginning of the financing process.

Meanwhile, Radit Maulana Risman (2020) found that customer attitudes and awareness significantly influence installment payment compliance, with collection performance acting as an intervening variable that strengthens this relationship. This suggests that customer compliance is determined not only by financial capability but also by moral commitment, awareness of responsibility, and attitude toward financial obligations.

From an internal perspective, Endang Budiwati Sinaga and John Gilbert Lumbanraja (2019) explain that payment motivation moderates the influence of internal company factors on the level of bad debts. In other words, the higher the customer's motivation and commitment to payment, the lower the risk of non-performing loans the company may face. This finding indicates that customer commitment plays a crucial role in maintaining compliance with installment payment obligations.

Research by Rahmawati, Akhyar, Abdullah, and Sahrun (2019) supports this view by showing that the main causes of non-performing loans in the Home Ownership Credit (KPR) program are decreased customer income, negligence in document administration, and weak credit analysis processes. This indicates that income level and completeness of administrative documents are the main determinants influencing customer compliance in meeting installment obligations.

From a macroeconomic perspective, Siti Maisarah and Sasongko (2020) found that macroeconomic and bank-specific factors, such as interest rates, inflation, and economic growth, also contributed to the increase in housing non-performing loans in Indonesia. Economic fluctuations can impact household income stability, thus impacting customers' ability to make timely repayments. This situation demonstrates a close relationship between external economic factors and the level of payment compliance of property buyers.

Research by Pratomo Cahyo Kurniawan, Syifa Rohmah, and Rifki Dafa Surya (2023) also highlighted that weaknesses in the credit monitoring process, inaccurate document assessments, and weak debtor supervision were the main causes of the increase in non-performing loans at Bank Jateng Syariah in Pekalongan City. This indicates that the completeness and validity of customer administrative documents are crucial elements in preventing financing problems, both in conventional and Islamic financial institutions.

Furthermore, Debora Cornelia Antang et al. (2023) added that internal and external banking factors, such as risk management quality and macroeconomic conditions (inflation), significantly influence Non-Performing Loans (NPLs). This study also confirms that customer commitment and discipline are variables that can mitigate the negative impact of external factors on increasing NPLs, indicating that customer commitment plays a crucial role in maintaining payment compliance.

Based on the findings of previous research, it can be concluded that income level, completeness of administrative documents, and buyer commitment are three main factors that simultaneously influence the level of compliance in installment payments. Income level reflects the buyer's objective economic capacity, completeness of administrative documents ensures the validity and credibility of the financing transaction, and buyer commitment reflects the buyer's intention, responsibility, and moral awareness in fulfilling payment obligations.

Empirically, the phenomenon of problematic credit and non-compliance with installment payments is still widely found, especially in the property financing sector.

The following is internal company data that illustrates the empirical conditions in the field. Researchers obtained information regarding the percentage of installment payment compliance at Sharia Property Developers (Talawang Road Project, Palangka Raya City) for 2021–2025.

Table Data on the Level of Compliance of Sharia Property Developer Buyers' Installment Payments (Talawang Road Project, Palangka Raya City) 2019–2021

Buyer Category	Income Level (Rp/month)	The completeness of document (%)	Buyer Commitment (Scale 1–5)	Payment Compliance (%)
A (High)	>15,000,000	100%	2.8	72%
B (Intermediate)	8,000,000–15,000,000	95%	3.6	84%
C (Low)	<8,000,000	80%	4.1	89%
D (Low + Incomplete)	<8,000,000	60%	2.9	63%
E (Intermediate + Complete)	10,000,000	100%	4.3	92%

(Source: Internal Data of Sharia Property Developers (Talawang Road Project, Palangka Raya City) 2019–2021))

The table above shows that buyers with high incomes (A) actually have lower compliance (72%) than buyers with middle (B) or low (C) incomes. Low-income buyers with high commitment (C) show high compliance (89%), even though their documents are not as complete as group (A). Buyers with complete documents but low commitment (A) tend to have lower compliance. This means that the variables of income level and completeness of documents do not fully explain the level of buyer compliance. There are psychological and moral factors, namely buyer commitment, which can moderate this relationship.

In practice, developer companies often encounter challenges due to incomplete, invalid, or poorly updated customer data and documents. This makes the repayment assessment process inaccurate, potentially leading to future credit problems. Furthermore, some buyers also exhibit a lack of discipline in their installment payments, despite having sufficient financial capacity. This phenomenon demonstrates that in addition to economic and administrative factors, individual buyer commitment and awareness also play a significant role in determining payment compliance.

Based on a review of various previous studies, it can be identified that most previous research places greater emphasis on macroeconomic factors (such as inflation, interest rates, economic growth) or internal company factors (such as risk management and data verification systems). However, studies that integrate income level and completeness of administrative documents with the moderating role of buyer commitment in the context of installment payment compliance are still limited.

For example, Angga & Roestiono's (2019) study focused on data verification and collateral value, but failed to consider buyer commitment as a driver of compliance behavior. Risman (2020) examined attitudes and awareness, but did not link them to objective factors such as income or completeness of administrative documents. Sinaga & Lumbanraja (2019) did examine payment motivation, but their context was limited to corporate receivables, not housing finance. Meanwhile, other studies focused more on banking conditions than buyer behavior in the property sector.

Thus, there is a research gap in the integration of economic (income level), administrative (document completeness), and psychological (buyer commitment) aspects in explaining installment payment compliance, particularly in the Sharia and conventional property sectors. Therefore, this study seeks to bridge this gap by analyzing the effect of income level and document completeness on buyer installment payment compliance, with buyer commitment as a moderating variable.

2. Research Methods

This study uses a quantitative approach with an explanatory research method. This approach is used to explain the causal relationship between income level and document completeness variables on buyer compliance in paying installments, with buyer commitment as a moderating variable. Data analysis was conducted using Partial Least Square – Structural Equation Modeling (PLS-SEM), because this method is able to test direct and indirect relationships between variables, including moderating effects. This approach is also suitable for use in research involving complex conceptual models and relatively small to medium sample sizes. This study uses secondary data obtained from internal company documents. The selection of secondary data is based on the availability of complete, objective, and relevant information to the research variables. All data were obtained from company archives including financing administration documents, financial reports, and buyer transaction records. The research data consists of four variables, namely income level (X_1), document completeness (X_2), buyer commitment (Z), and buyer compliance in paying installments (Y). Income level data was obtained from supporting documents such as pay slips, income statements, and buyer bank statements. Data on completeness of documents was sourced from administrative archives, including ID cards (KTP), family cards (KK), tax identification numbers (NPWP), pay slips or income statements, and buyer bank statements. Data on buyer commitment was obtained from questionnaires completed by buyers during the verification process before the sale and purchase agreement. Data on buyer compliance with installment payments was obtained from financial reports, accounts receivable ledgers, and installment payment lists. The type of data used is quantitative, as all variables are measured numerically and analyzed statistically. Therefore, the data obtained through these company documents is considered valid and can describe the actual conditions of the research object.

3. Results and Discussion

3.1. Research Data

This research was conducted on sharia property buyers in the Talawang Road Project in Palangka Raya City during the period 2022 to 2025. The research data is internal company data related to the buyer's income level, completeness of administrative documents, level of buyer commitment, and level of buyer compliance in paying installments.

The sample size for this study was 155 buyers, obtained from data on buyers who made transactions and made installment payments during the study period. This data was then processed and classified into several categories for each research variable. The variables used in this study consist of:

1) Income Level (X1)

2) Completeness of Documents (X2)

3) Buyer Commitment (Z)

4) Buyer Compliance (Y)

The collected data was then analyzed using the SEM-PLS (Structural Equation Modeling – Partial Least Square) method.

Table Respondents by Gender

Gender	Amount	Presentation
Man	81	52.3%
Woman	74	47.7%
Total	155	100%

JRBI
ISSN: 0216-2190
JURNAL RISET BISNIS INDONESIA
MAGISTER MANAJEMEN-UNISSULA

Based on the table above, the respondents in this study were dominated by male respondents. Sharia property buyers in the Talawang Road Project in Palangka Raya City during the period 2022 to 2025 who were used as respondentswith 81 male respondents or 52.3% and 74 female respondents or 47.7%. This shows thatSharia property buyers in the Talawang Road Project in Palangka Raya City during the period 2022 to 2025more male buyers.

Table Respondents Based on Type of Work

Type of work	Amount	Presentation
Doctor	1	0.6%
IRT (Housewife)	13	8.4%
Private	48	31.0%
civil servant	23	14.8%
State-Owned Enterprise Employees	2	1.3%
Self-employed	57	36.8%
Lecturer	2	1.3%
Teacher	5	3.2%
Student	2	1.3%
Indonesian National Armed Forces	2	1.3%
Total	**155**	**100%**

Based on the table above, the respondents in this study are dominated by respondents with the type of self-employed work. Sharia property buyers in the Talawang Road Project in Palangka Raya City during the period of 2022 to 2025 with the type of doctor work amounted to 1 respondent or 0.6%, with the type of housewife work amounted to 13 respondents or 8.4%, with the type of private work amounted to 48 respondents or 31.0%, with the type of civil servant work amounted to 23 respondents or 14.8%, with the type of work State-Owned Enterprise Employees totaling 2 respondents or 1.3%, with the type of work Self-employed totaling 57 respondents or 36.8%, with the type of work Lecturer amounted to 2 respondents or 1.3%, with the type of work Teachers amounted to 5 respondents or 3.2%, with the type of work Students amounted to 2 respondents or 1.3% and then with the type of work TNI amounted to 2 respondents or 1.3%. This shows that the majority of Sharia property buyers in the Talawang Road Project in Palangka Raya City during the period 2022 to 2025 are dominated by buyers with the type of work Self-Employed.

This calculation criteria uses the three-box criteria (Three-Box-Method), which will divide the answers into three categories as the basis for interpreting the index value, namely; Low with an index value of 20 - 46.6, Medium with an index value of 46.7 - 73.3, and High with an index value of 73.4 - 100. Then the calculation of the index value according to the respondent's answer uses the formula, Index Value = ((%F1x1) + (%F2x2) + (%F3x3) + (%F4x4) + (%F5x5)) / 5. With the provisions of F1 is the frequency of respondents who answered 1, F2 is the frequency of respondents who answered 2, F3 is the frequency of respondents who answered

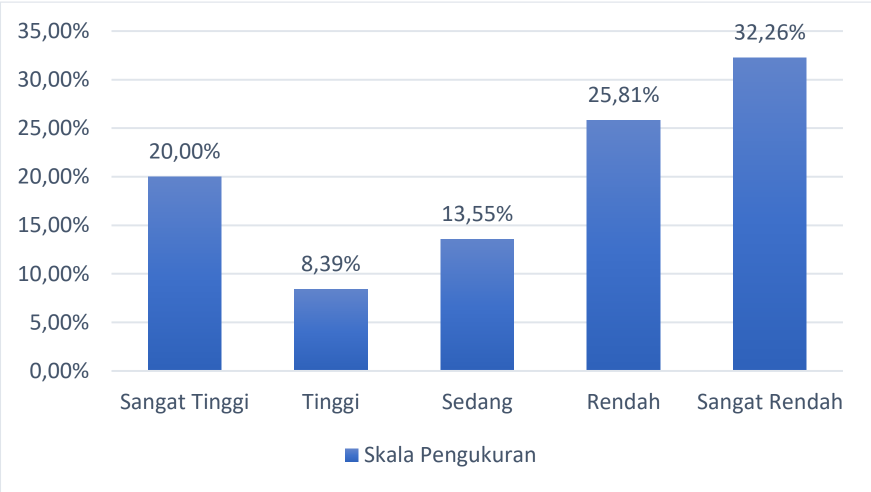
JRBI
JURNAL RISET BISNIS INDONESIA
ISSN: 0216-2190
MAGISTER MANAJEMEN-UNISSULA

3, F4 is the frequency of respondents who answered 4, F5 is the frequency of respondents who answered 5.

To find out more about respondents' answers to the research variables, based on the results of the analysis of the questionnaire answers filled out by respondents, they will be presented in the table below as follows:

The following presents the results of the respondent questionnaire for the Buyer Income Level Variable using a diagram, as follows:

Diagram Descriptive Statistics of Buyer Income Level Variable



Based on the diagram above, the following index value calculations are obtained:

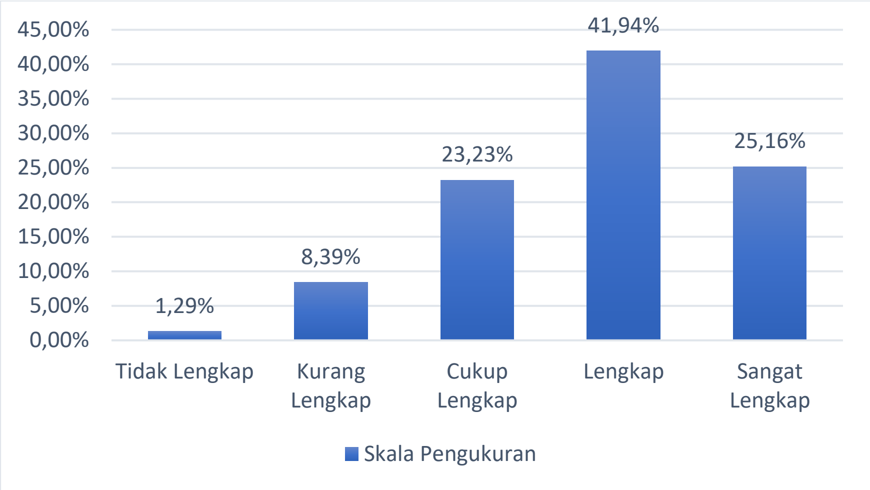
$$\begin{aligned}\text{Indeks} &= \frac{(32,26\times 1)+(25,81\times 2)+(13,55\times 3)+(8,39\times 4)+(20,00\times 5)}{5}\\ &= \frac{32,26+51,62+40,65+33,56+100}{5}\\ &= \frac{258,09}{5} = 51,61\end{aligned}$$

Nilai Indeks = 51,61 (Kategori Sedang)

Based on the calculation results above, the Income Level variable indicator index value was 51.61%, indicating that respondents' assessments were generally in the moderate category (46.7 – 73.3). This indicates that most respondents have a sufficient income level, but not yet high enough to optimally support installment payment compliance. Therefore, companies need to consider strategies that can accommodate consumers' financial capabilities, such as more flexible payment schemes or certain relief policies to maintain payment stability.

The following presents the results of the respondent questionnaire for the variables Completeness of Buyer Documents using a diagram, as follows:

Diagram Descriptive Statistics of Variables Completeness of Buyer Documents



Based on the diagram above, the following index value calculations are obtained:

$$\text{Indeks} = \frac{(1,29 \times 1) + (8,39 \times 2) + (23,23 \times 3) + (41,94 \times 4) + (25,16 \times 5)}{5}$$
$$= \frac{1,29 + 16,78 + 69,69 + 167,76 + 125,80}{5}$$
$$= \frac{381,32}{5} = 76,26$$

Nilai Indeks = 76,26 (Kategori Tinggi)

Based on the calculation results above, the variable indicator index value is obtained. Documents Completeness was 76.26%, indicating that respondents' assessments were generally in the high category (73.4 – 100). This means that most buyers have fulfilled the administrative requirements properly, which is an important factor in supporting payment compliance. Although the Document Completeness score is generally high, companies need to maintain and even improve the quality of administrative management through a strict verification system, responsive service, and consumer education regarding the importance of document completeness.

Inner model testing in PLS-SEM describes the relationships between latent variables and is evaluated to determine their strength and significance. The evaluation covers three main aspects: relationship significance (hypothesis testing), R-square, and effect size.

*R Square*in PLS-SEM measures how well the latent independent variables in the model explain the variability of the latent dependent variable. The valueR^2shows the overall predictive power of the model. The valueR^2ranges from 0 to 1, where higher values indicate a better model in explaining variance. Here are the R Square values in this analysis:

Table Results of the R Square Test (R^2)

JRBI
ISSN: 0216-2190
JURNAL RISET BISNIS INDONESIA
MAGISTER MANAJEMEN-UNISSULA

	R Square	R Square Adjusted
Compliance Level	0.105	0.074

Source: data processed using SmartPLS4, 2026

Based on the analysis results, the R Square value of 0.105 for the Performance Variable indicates that 10.5% of the variation in this variable can be explained by the independent variables in the model, with 89.5% influenced by external factors. This value indicates a weak relationship, meaning the model is only able to explain a small portion of the factors that influence the level of compliance, while the majority is influenced by other factors outside the research model. The following is an image of the PLS-SEM Algorithm output to see the R2 of the research model:

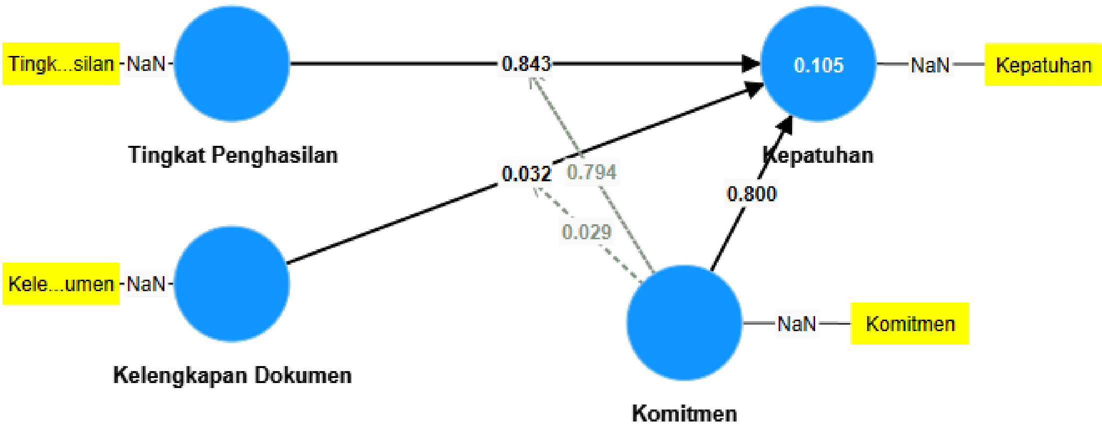


Figure PLS SEM Model Estimation Results

Source: data processed using SmartPLS4, 2026

1) Significance (Hypothesis Testing)

The significance test for relationships in PLS-SEM is conducted to determine whether the relationship between latent variables in the model can be considered statistically significant. This process uses the booth strapping technique, which can be resampled to calculate the coefficient value in the form of a t-statistic or p-value. A relationship is considered significant if the p-value is smaller than a predetermined significance level (in this study, a significance level of 0.05 was used). A significant path coefficient indicates that the relationship between the latent independent and dependent variables has strong statistical support, so the proposed hypothesis can be accepted. The following is the booth strapping model for direct effect research:

2) Direct Effect Bootstrapping Results

The results of bootstrapping the direct effect can be seen in the following table:

Table Path Coefficient Bootstrapping Results

Path Coefficient	Original sample (O)	T statistics (|O/STDEV|)	P values	Information

Income Level -> Compliance Level	0.015	0.198	0.843	Not Proven
Document Completeness -> Compliance Level	0.190	2,151	0.032	Proven
Commitment -> Compliance Level	-0.022	0.254	0.800	Not Proven
Income Level*Commitment -> Compliance Level	-0.035	0.261	0.794	Not Proven
Completeness of Documents*Commitment -> Compliance Level	-0.189	2,190	0.029	Proven

Source: data processed using SmartPLS4, 2026

Based on the results of the Path Coefficient Bootstrapping analysis, it shows that Income Level does not have a significant effect on Compliance Level, as evidenced by the P-value of 0.843, which is greater than the significance threshold of 0.05. This means that the Income Level variable does not affect the Compliance Level variable, so the first hypothesis cannot be accepted (rejected).

The Document Completeness variable, based on the results above, shows a significant effect on the Compliance Level variable, according to the P-value of 0.032, which is smaller than the significance threshold of 0.05. This means that the Document Completeness variable has a positive effect on the Compliance Level, so the second hypothesis can be accepted.

Commitment does not have a significant effect on the Compliance Level, as evidenced by the P-value of 0.800, which is greater than the significance threshold of 0.05, meaning that the third hypothesis cannot be accepted (rejected). However, if Commitment as a moderating variable, Income Level does not have a significant effect on the Compliance Level, as indicated by the P-value of 0.794, which exceeds the significance limit of 0.05, meaning that the fourth hypothesis cannot be accepted (rejected).

Meanwhile, Document Completeness, moderated by Commitment, significantly influences the Compliance Level, as indicated by a P-value of 0.029, which is smaller than the significance limit of 0.05, thus accepting the fifth hypothesis. The detailed explanation is as follows:

a. The Positive Influence of Income Level on Buyer Compliance in Paying Installments

The results of this study indicate that income level does not have a significant positive effect on buyer compliance in paying installments. This can be seen from the path coefficient value of 0.015, the T-statistic value of 0.198, and the P-value of 0.843, which is greater than the 0.05 significance level. Thus, the hypothesis stating that income level has a positive effect on buyer compliance in paying installments is not proven in this study or is rejected. This finding indicates that buyers' income level is not the main factor determining their compliance in fulfilling installment payment obligations to property companies.

Theoretically, income level reflects an individual's financial ability to meet payment obligations. The higher the income, the greater the ability to pay installments. However, this study shows that financial capacity does not always correlate with compliance levels.

These results contradict research by Adif et al. (2022), which found that customer income influences financing smoothness, meaning that the higher the income, the greater the chance of smooth financing. Saputra (2020) also noted that customer income significantly influences loan repayment smoothness.

Furthermore, Algusri & Agselvia (2024) emphasized that low customer income is a major cause of non-performing loans, particularly among business owners. This finding is supported by Maisarah (2015), who showed that macroeconomic factors, including income, contribute to non-performing housing loans in Indonesia.

This indicates that, in the context of this study, income is not the primary determinant of compliance. This finding further supports Risman's (2017) research, which states that customer compliance is influenced by behavioral factors such as attitude and awareness, not solely by economic capacity.

The results of this study indicate that in practice, buyer compliance in paying installments is not solely determined by the amount of income they have, but is more influenced by other factors such as awareness of payment obligations, financial discipline, and commitment to the agreed purchase agreement. This condition indicates that even though a buyer has a relatively high income, this does not automatically guarantee that they will pay installments on time. Conversely, buyers with relatively lower incomes can still demonstrate a good level of compliance if they have disciplined financial management and a strong commitment to payment obligations.

These findings indicate that in the context of property purchases through installment plans, financial capacity is not the sole factor determining payment compliance. In some cases, buyers with adequate income still experience payment delays due to other spending priorities, financial indiscipline, or changes in household economic conditions. Therefore, payment compliance is more influenced by individual behavior and commitment than solely by income level.

This finding is further understood when compared to the characteristics of the property buyers in this study, the majority of whom, 67.8%, were self-employed and private sector employees. Among self-employed individuals, income levels are generally fluctuating and uncertain over time. Therefore, even if income is high in certain periods, this does not always reflect stable liquidity to consistently meet installment obligations. Meanwhile, among private sector employees, despite relatively stable incomes, financial flexibility is limited due to high routine expenses and dependence on the monthly salary cycle. This situation indicates that for both self-employed and private sector employees, income levels are not directly proportional to installment payment compliance. Therefore, cash flow stability, financial management skills, and individual commitment to contractual obligations are more dominant factors in determining compliance than simply nominal income levels.

The results of this study also show that income level has very little influence on payment compliance, as evidenced by the relatively low path coefficient. This indicates that increasing a buyer's income does not directly increase their level of payment compliance. In other words, buyers with higher incomes are not necessarily more compliant than those with lower incomes.

b. The Positive Influence of Complete Administrative Documents on Buyer Compliance in Paying Installments

The results of this study indicate that the completeness of administrative documents has a positive and significant effect on buyer compliance in paying installments. This is indicated by the path coefficient value of 0.190, the T-statistic value of 2.151, and the P-value of 0.032, which is smaller than the 0.05 significance level. Thus, the hypothesis stating that the completeness of administrative documents has a positive effect on buyer compliance in paying installments can be accepted in this study. This finding indicates that the more complete the administrative documents owned by buyers, the higher their level of compliance in fulfilling their installment payment obligations.

Theoretically, complete documentation reflects the customer's administrative readiness and verification quality. Customers with complete documentation are more likely to have gone through a thorough selection process, thus lowering their risk level.

These results align with research by Angga & Roestiono (2019), which states that customer data verification plays a role in preventing non-performing loans. Furthermore, research by Akhyar et al. (2019) indicates that weaknesses in data analysis and administrative completeness are among the causes of non-performing loans. Research by Soumokil et al. (2022) also confirms that a sound credit disbursement system, including complete documentation, significantly reduces the risk of non-performing loans.

The results of this study indicate that completeness of administrative documents is a key indicator of a buyer's readiness and seriousness in undertaking a property purchase. Buyers who are able to complete various administrative requirements, such as identification, proof of income, and other supporting documents, generally demonstrate a higher level of awareness of their contractual obligations. This indirectly encourages buyers to be more disciplined in fulfilling their installment payment obligations.

These findings also demonstrate that a clear and organized administrative process can help foster a more professional relationship between companies and buyers. Complete administrative documents not only serve as a formal requirement for transactions but also serve as a foundation for building trust between both parties. With complete and valid documents, companies can more easily monitor buyers' payment obligations and minimize the potential risk of late payments.

In the context of property company management, the results of this study imply that the verification process and completeness of administrative documents should be a primary focus in the selection process for prospective buyers. By ensuring that all required documents are complete, companies can assess the readiness and commitment of prospective buyers before the transaction takes place. This can help companies reduce the risk of bad debt and improve the stability of installment payments.

Thus, the results of this study indicate that complete administrative documents play a crucial role in improving buyer compliance with installment payments. The better the administrative processes carried out by the company and buyers, the greater the likelihood of creating sustainable installment payment discipline.

c. The Positive Influence of Buyer Commitment on Buyer Compliance in Paying Installments

The results of this study indicate that buyer commitment does not have a positive effect on buyer compliance in paying installments. This can be seen from the path coefficient value of -0.022, the T-statistic value of 0.254, and the P-value of 0.800, which is greater than the 0.05 significance level. Thus, the hypothesis stating that buyer commitment has a positive effect on buyer compliance in paying installments is not proven or rejected in this study.

Theoretically, commitment is a psychological factor that reflects an individual's commitment to fulfilling obligations. However, this study shows that commitment cannot directly influence compliance.

These results contradict Risman's (2017) research, which stated that attitude and awareness influence customer compliance. This discrepancy may be due to a gap between perceived commitment and actual behavior. Furthermore, Sinaga's (2019) research suggests that psychological factors such as motivation are more appropriate moderating variables than direct ones.

These findings indicate that while buyers may be committed to a property purchase agreement, this does not directly impact their compliance with installment payments. In practice, buyers stated commitments are not always reflected in consistent payment behavior.

The results of this study indicate that while buyer commitments may be declarative or normative, they are not always accompanied by the ability or discipline to fulfill payment obligations. This situation can arise due to various external factors, such as changes in economic conditions, family financial needs, or other spending priorities, which affect the buyer's ability to repay installments.

d. The Moderating Role of Buyer Commitment in the Relationship between Income Level and Buyer Compliance in Paying Installments

The results of this study indicate that buyer commitment is unable to moderate the influence of income level on buyer compliance in paying installments. This can be seen from the path coefficient value of -0.035, the T-statistic value of 0.261, and the P-value of 0.794 which is greater than the 0.05 significance level. This indicates that statistically, commitment does not play a role in strengthening or weakening the relationship between income level and compliance. Thus, the hypothesis stating that buyer commitment is able to moderate the influence of income level on buyer compliance in paying installments is not proven in this study or is rejected.

Theoretically, moderating variables function to change the strength or direction of the relationship between independent and dependent variables (Ghozali & Latan, 2015; Hair et al., 2021; Chin, 1998). However, the results of this study indicate that the interaction between economic factors (income level) and psychological factors (commitment) did not occur significantly.

This finding can be explained by research by Antang et al. (2023), which states that internal and external factors in banking can independently influence non-performing loans, even when moderated by other variables. This means that not all variables have significant interaction power in influencing credit behavior.

Furthermore, Maisarah's (2015) research shows that economic factors, such as income, have a distinct influence on housing loan defaults, which is not always influenced by other variables. This indicates that economic variables can stand alone without needing to be reinforced by psychological factors.

Research by Algusri & Agselvia (2024) also confirms that low customer income directly causes bad debt, without emphasizing the interaction with psychological variables. This reinforces the idea that income is a more direct factor than an interactive one.

On the other hand, Sinaga's (2019) research shows that psychological variables such as motivation are more effective as moderating variables in certain relationships, but this does not always apply to all variable relationships, especially when economic variables are dominant.

e. The Moderating Role of Buyer Commitment in the Relationship between Completeness of Administrative Documents and Buyer Compliance in Paying Installments

The results of this study indicate that buyer commitment is able to moderate the effect of completeness of administrative documents on buyer compliance in paying installments. This is indicated by the path coefficient value of -0.189, the T-statistic value of 2.190, and the P-value of 0.029 which is smaller than the 0.05 significance level. However, the negative direction of the coefficient indicates that commitment weakens the effect of completeness of documents on compliance. Thus, the hypothesis stating that buyer commitment is able to moderate the effect of completeness of administrative documents on buyer compliance in paying installments can be accepted in this study.

Theoretically, moderating variables do not always strengthen relationships; they can also weaken or even reverse them (Hair et al., 2021; Ghozali & Latan, 2015). These findings indicate a complex interaction between administrative factors (document completeness) and psychological factors (commitment).

These results can be linked to Sinaga's (2019) research, which showed that payment motivation, as a moderating variable, can influence the relationship between financial variables in a direction that is not always reinforcing. This means that psychological variables can play a dynamic role depending on the context.

Furthermore, research by Akhyar et al. (2019) and Rahmawati et al. (2019) indicates that the main factors causing non-performing loans are weaknesses in credit analysis and incomplete customer data. However, these studies also indicate that customer behavior still plays a role in determining the final credit outcome, so administrative relationships are not entirely deterministic.

Furthermore, Umiyatun & Zahra (2024) found that customer characteristics and individual behavior influence the collectibility of non-performing loans. This suggests that psychological factors can modify the influence of administrative factors, either strengthening or weakening them.

4. Conclusion

Based on the results of the analysis and discussion of the data, this study aims to determine the increase in buyer compliance in paying installments based on income level and completeness of documents moderated by buyer commitment. The results of this study can be concluded that: Income level does not significantly influence buyer compliance in paying installments. This means that buyers with a high income level do not necessarily have a better level of payment compliance than buyers with a lower income. Conversely, buyers with a lower income can still demonstrate good payment compliance if they have good financial discipline and management. Income level in this study was not proven to be a significant factor determining the level of buyer compliance in paying installments. Completeness of administrative documents significantly influences buyer compliance in paying installments. This means that buyers with complete administrative documents tend to have a better level of payment compliance, while buyers with incomplete administrative documents tend to have a higher risk of late payments. Completeness of administrative documents in this study was proven to be a significant factor influencing the level of buyer compliance in paying installments. Buyer commitment did not significantly influence buyer compliance in paying installments. This means that buyers who are committed to a purchase agreement do not necessarily demonstrate compliant payment behavior, while buyers with relatively low commitment do not necessarily exhibit high levels of non-compliance. In this study, buyer commitment was not proven to be a significant factor influencing the level of buyer compliance in paying installments.

5. References

Journals:

Adif, A., Annuara, M., & Irsadunas. (2022). Pengaruh jumlah pembiayaan, pendapatan nasabah, dan jangka waktu pengembalian terhadap kelancaran pembiayaan nasabah BPRS Carana Kiat Andalas Bukittinggi. *Jurnal Informatika Ekonomi Bisnis,* 4(4), 263–267. https://doi.org/10.37034/infeb.v4i4.184

Akhyar, R., Abdullah, S., & Sahrun, A. (2019). Analisis faktor-faktor penyebab kredit bermasalah pemilikan rumah (KPR) pada Bank Sultra Cabang Utama Kendari. *Business UHO: Jurnal Administrasi Bisnis*, 4(1). https://doi.org/10.52423/bujab.v4i1.8233

Algusri, J., & Agselvia, F. (2024). Analisis rendahnya pendapatan nasabah dalam berwirausaha sebagai penyebab timbulnya kredit macet pada PT. BPR Tuah Negeri Mandiri Pekanbaru. Economics, Accounting and Business Journal, 4(1), 1–6. https://jom.umri.ac.id/index.php/ecountbis/article/view/1307

Angga, W. C., & Roestiono, H. (2019). Pengaruh verifikasi data nasabah kredit UMKM dan nilai jaminan yang diberikan untuk menghindari kredit bermasalah. *Jurnal Ilmiah Manajemen Kesatuan*, 7(2), 232–240. https://doi.org/10.37641/jimkes.v7i2.225

Antang, D. C., Pambelum, Y. J., Diarsyad, M. I., Simamora, L., Rapel, R., & Zulaika, T. (2023). Faktor internal dan eksternal perbankan pada Non Performing Loan (NPL) dengan inflasi sebagai variabel moderasi. Jurnal Manajemen dan Bisnis Ekonomi, 1(4), 262–277. https://doi.org/10.54066/jmbe-itb.v1i4.741

Chin, W. W. (1998). The partial least squares approach to structural equation modeling. In G. A. Marcoulides (Ed.), Modern methods for business research (pp. 295–336). Mahwah, *NJ: Lawrence Erlbaum Associates*.

Cohen, J. (1988). Statistical power analysis for the behavioral sciences (2nd ed.). Hillsdale, NJ: *Lawrence Erlbaum Associates*.

Diamantopoulos, A., & Siguaw, J. A. (2006). Formative versus reflective indicators in organizational measure development: A comparison and empirical illustration. *British Journal of Management*, 17(4), 263–282. https://doi.org/10.1111/j.1467-8551.2006.00500.x

Fornell, C., & Larcker, D. F. (1981). Evaluating structural equation models with unobservable variables and measurement error. *Journal of Marketing Research,* 18(1), 39–50. https://doi.org/10.1177/002224378101800104

Henseler, J., Ringle, C. M., & Sarstedt, M. (2015). A new criterion for assessing discriminant validity in variance-based structural equation modeling. *Journal of the Academy of Marketing Science,* 43(1), 115–135. https://doi.org/10.1007/s11747-014-0403-8

Hu, L., & Bentler, P. M. (1999). Cutoff criteria for fit indexes in covariance structure analysis: Conventional criteria versus new alternatives. *Structural Equation Modeling: A Multidisciplinary Journal,* 6(1), 1–55. https://doi.org/10.1080/10705519909540118

Joshi, A., Kale, S., Chandel, S., & Pal, D. K. (2015). Likert scale: Explored and explained. *British Journal of Applied Science & Technology*, 7(4), 396–403. https://doi.org/10.9734/BJAST/2015/14975

Kurniawan, P. C., Rohmah, S., & Surya, R. D. (2023). Analisis kredit macet pada Bank Jateng Syariah Kota Pekalongan. *Velocity: Journal of Sharia Finance and Banking,* 3(2), 156–163. https://doi.org/10.28918/velocity.v3i2.1199

Latan, H., & Noonan, R. (2017). Partial least squares path modeling: Basic concepts, methodological issues and applications. *Cham: Springer International Publishing.* https://doi.org/10.1007/978-3-319-64069-3

Preacher, K. J., & Hayes, A. F. (2008). Asymptotic and resampling strategies for assessing and comparing indirect effects in multiple mediator models. *Behavior Research Methods*, 40(3), 879–891. https://doi.org/10.3758/BRM.40.3.879

Rahmawati, Abdullah, A., & Sahrun. (2019). Analisis faktor-faktor penyebab kredit bermasalah pemilikan rumah (KPR) pada Bank Sultra Cabang Utama Kendari. *Jurnal Administrasi Bisnis*, 4(1), 1–15. http://dx.doi.org/10.52423/bujab.v4i1.8233

Risman, R. M. (2017). Pengaruh sikap dan kesadaran nasabah terhadap kepatuhan nasabah dalam membayar angsuran melalui kinerja penagihan sebagai intervening (Studi pada PT. Mitsui Leasing Capital Indonesia Wilayah Jakarta). *Journal of Business Studies*, 2(2), 106–120. https://journal.uta45jakarta.ac.id/index.php/jbsuta/article/view/960

Rohana, S. (2019). Analisis pengaruh kompetensi, motivasi, dan disiplin kerja terhadap kinerja pegawai pada Dinas Pendidikan Kabupaten Sumenep. *Jurnal Ilmu dan Riset Manajemen*, 8(5), 1–15. https://jurnalmahasiswa.stiesia.ac.id/index.php/jirm/article/download/257/262

Saputra, B. (2020). Pengaruh karakteristik individu, pendapatan nasabah, dan nilai agunan terhadap kelancaran pengembalian kredit pada Bank BRI Muara Teweh. *Jurnal Ilmu Ekonomi (Manajemen Perusahaan) dan Bisnis*, 4(1). https://jurnal.stie-muarateweh.ac.id/index.php/JIMB/article/view/50

Sinaga, E. B. (2019). Analisis faktor-faktor yang mempengaruhi piutang tak tertagih pada PT Kawasan Industri Medan (Persero) dengan motivasi membayar sebagai variabel moderating. *Jurnal Ekonomi dan Bisnis* (EK dan BI), 2(1), 118–130. https://www.ejournal.lmiimedan.net/index.php/jm/article/view/48

Soumokil, M. S., Edoway, F., & Numberi, A. (2022). Analisa sistem pemberian dan pengawasan kredit serta faktor penyebab terjadinya kredit macet pada Bank Papua Cabang Timika. *Jurnal Manajemen dan Bisnis*, 6(1), 21–34. https://doi.org/10.55264/jumabis.v6i1.82

Umiyatun, M., & Zahra. (2024). Pengaruh kinerja karyawan dan karakteristik nasabah terhadap kolektibilitas kredit bermasalah pada PT. Bank Perkreditan Rakyat Wingsati.

JRBI
ISSN: 0216-2190
JURNAL RISET BISNIS INDONESIA
MAGISTER MANAJEMEN-UNISSULA

Jurnal Edutama Multidiciplinary International, 1(1), 104–119. https://journal.journeydigitaledutama.com/index.php/jemi/article/view/16

Books:

Ghozali, I. (2018). *Aplikasi analisis multivariate dengan program IBM SPSS 25* (9th ed.). Semarang: Badan Penerbit Universitas Diponegoro.

Ghozali, I., & Latan, H. (2015). *Partial least squares: Konsep, teknik dan aplikasi menggunakan SmartPLS 3.0 untuk penelitian empiris*. Semarang: Badan Penerbit Universitas Diponegoro.

Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2021). *A primer on partial least squares structural equation modeling* (PLS-SEM) (3rd ed.). Thousand Oaks, CA: Sage Publications.

Maisarah, S. (2015). *Determinan makroekonomi dan spesifik bank terhadap kredit macet perumahan di Indonesia* [Skripsi, Universitas Brawijaya]. Fakultas Ekonomi dan Bisnis, Universitas Brawijaya.

Sekaran, U., & Bougie, R. (2016). *Research methods for business: A skill-building approach* (7th ed.). United Kingdom: John Wiley & Sons Ltd.

Sugiyono. (2019). *Metode penelitian kuantitatif, kualitatif, dan R&D*. Bandung: Alfabeta.