

ANALYSIS OF CREDIT TAKING PT. BPR BANK KLATEN (PERSERODA)

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Abstract : *This study intends to analyze the effect of interest rates, the effect of service quality, the effect of collateral (collateral), and the effect of credit procedures on credit taking at PT BPR Bank Klaten (Perseroda). The research was conducted at PT BPR Bank Klaten (Perseroda) UMK Jatinom which is located at Jl. Tulung-Boyolali, Bonyokan, Jatinom (Ruko Tangkilan). This research was carried out effectively for 6 months, August to December 2021. Multiple linear regression analysis was utilized in this study to analyze the data using SPSS. Based on the result, all variables have a significant effect on the credit taking decision in PT BPR Bank Klaten (Perseroda).*

Keywords: *Credits, Interest rate, Quality of service, Collateral*

1. Introduction

Increasing economic growth in a country has a direct impact on increasing people's economic needs, by looking at the situation and conditions in Indonesia this year, economic growth data is obtained negative in the first quarter of 2021. The Central Statistics Agency (BPS) recorded that the economy in the first three months of 2021 was minus 0.74% yoy. Many entrepreneurs need an injection of funds to meet their needs for production and operational activities. The injection of funds can be obtained by taking credit at a banking institution. These types of loans (investment loans and working capital loans) are often used for productive businesses, which can help the real sector in people's economic life. Consumptive credit, also known as consumer credit, is credit obtained for consumptive purposes rather than for productive business activities with the aim of improving living standards and increasing purchasing power which in turn encourages growth and development of the real sector. However, most people do not immediately decide to use the credit provided by the bank. It is important to understand and consider various factors when making credit decisions, including interest rates, services, collateral, and credit procedures.

Choosing to use financial institutions for credit, particularly BPRs, is partly due to the high quality of services offered by financial institutions (BPRs). The performance of a service provider is considered to be of very high quality if they are able to exceed what their clients expect of them. On the other hand, if consumers receive a service that falls short of their expectations, they are likely to perceive it as a low-quality service. In order to find a balance between these two components of customer expectations, efforts must be made to meet the desires and ambitions of consumers as well as the accuracy of their delivery. The number of complaints filed by customers against employees for the services they receive, however, shows that there are still problems with the quality of services offered in banking. The fact that a complaint was made hints that the level of service provided is subpar. Several studies that have been conducted regarding the relationship between service elements and consumer decisions in

using credit include the following: The results obtained by Kholid Farid (2018) show that service factors are indeed influential and important in decision making related to loan applications. The results of Badrul Huda's research (2019) show that the service variable has a significant effect on credit demand.

The development and global spread of the coronavirus disease 2019 (COVID-19) has had a direct or indirect impact on the effectiveness and sales prowess of business owners. These effects may occur directly or in different ways. It is unfortunate that bank loan products aimed at SMEs cannot be easily identified, and prospective customers must be educated because if they can be distributed, it will greatly help SMEs with their capital needs. This problem can be prevented by educating potential clients. It is necessary to conduct research on interest rate factors, services, collateral, and credit processes because one of the characteristics that causes SME actors to be unable to obtain Micro Credit funds is their ignorance of the variables considered vital by banks in providing credit. This is one of the factors causing the inability of SMEs to get micro credit money. So based on the description in this study the author will take the title "Analysis of Credit Taking PT. BPR Bank Klaten (Perseroda)".

2. Methodology

This study is a correlation study using a multivariate quantitative approach. According to Sugiyono (2014), correlation research is a type of research in which researchers test hypotheses based on previously developed ideas in an effort to explain causal relationships between variables. After that, quantitative techniques were used to test the data obtained.

The population under study consists entirely of people who have certain characteristics. The research to be conducted will be focused on the population as a whole (Sugiyono, 2010). The population of this research is 219 existing credit customers at PT BPR Bank Klaten (Perseroda) UMK Jatinom. (data August 2021). The variables used in this study consist of 2 variables: the independent variable (X) and the dependent variable (Y). The independent variables consist of interest rates (X1), service quality (X2), guarantees (X3), and credit procedures (X4), and the dependent variable is credit taking (Y).

3. Result And Discussion

1. Credit Interest Rate (X1)

The average score of customer responses to the questionnaire that describes the Interest Rate of Savings Loans at PT BPR Bank Klaten (Perseroda) ranges from 3.67 to 3.83, this indicates that the loan interest rate offered by PT BPR Bank Klaten (Perseroda) is quite competitive.

2. Quality of service (X2)

The average score of customer responses to the questionnaire that describes the quality of service at PT BPR Bank Klaten (Perseroda) ranges from 4.05 to 4.19 this indicates that the quality of service that has been carried out by PT BPR Bank Klaten (Perseroda) is in the good category.

3. Collateral (X3)

The average score of customer responses to the questionnaire describing guarantees at PT BPR Bank Klaten (Perseroda) ranges from 3.86 to 4.20, this indicates that the guarantee requested by PT BPR Bank Klaten (Perseroda) is in the appropriate category, not making it up in accordance with the results of the answers of respondents or existing customers.

4. Credit Procedure (X4)

The average score of customer responses to the questionnaire describing the Credit Procedures at PT BPR Bank Klaten (Perseroda) ranges from 3.80 to 4.12, this indicates that the Credit Procedure requested by PT BPR Bank Klaten (Perseroda) is in the easy category and reasonable to be fulfilled.

Analysis and Hypothesis Testing

1. Partial parameter significance test (t-test)

The t test is used to determine whether or not there is an effect between the independent variables (Loan Interest Rates, service quality, guarantees, credit procedures) on the dependent variable (Credit Taking) partially by comparing t count with t table at level sig 0, 05 (5%) with criteria if t count > t table then the hypothesis is accepted, whereas if t count < t table then the hypothesis is rejected. From the SPSS 22.0 analysis, the following results were obtained:

Table 1.
Multiple Regression Coefficient

Model	Coefficients ^a				
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1.382	.454		3.043	.003
INTEREST RATE	.119	.021	.118	2.921	.036
SERVICE QUALITY	.348	.058	.369	5.971	.000
Collateral	.526	.069	.596	7.607	.000
CREDIT PROCEDURE	.233	.080	.132	3.419	.046

a. Dependent Variable: CREDIT MAKING DECISIONS

Source: Primary Data processed in June 2022

2. Simultaneous parameter significance test (F-test)

This test is used to determine the joint effect of the independent variables (Loan Interest Rates, service quality and guarantees) on the variable. Credit decision making at PT BPR Bank Klaten (Perseroda) is used. The F test is used. The criteria used are if the value of F count > F table and significance < 0.05, it can be concluded that there is a significant effect between the independent and dependent variables, if F count < F table and significance > 0.05, it can be concluded that there is no influence between the independent variable and the dependent variable. After analyzing the data using multiple regression on SPSS 22.00, the following results were obtained:

Table 2.
Multiple Regression F Test Value

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	307.038	4	76.759	635.639	.000 ^b
	Residual	11.472	95	.121		
	Total	318.510	99			

a. Dependent Variable: CREDIT MAKING DECISIONS

b. Predictors: (Constant), CREDIT PROCEDURES, INTEREST RATE, QUALITY OF SERVICE, GUARANTEE

Source: Primary Data processed in June 2022

Discussion

Based on the data analysis that has been done, the writer concludes that from the results of the analysis it can be concluded that the variables of interest rates, service quality, guarantees and credit procedures in this study have a significant effect on credit decision making. In detail the effect of these variables can be explained as follows:

1. Credit Interest Rates have a significant effect on credit decisions at PT BPR Bank Klaten (Perseroda). This is based on the results of the t-test which shows the t-count value is greater than the t-table, which is $(2.921 < 1.985)$ and at a significance level of 0.036. The loan interest rate offered by PT BPR Bank Klaten (Perseroda) is one of the factors that does not affect customers' credit decisions. Because there are several loan interest rates offered by PT BPR Bank Klaten (Perseroda) where the loan interest rates can be different for each type of credit.
2. Service quality has a significant effect on credit decisions at BPR Bank Klaten. This is based on the results of the t-test which shows the t-count value of 5.971 at a significant level of 0.000 by seeing a significant value that is less than 0.05, the service quality has a significant effect. This is because customers assume that the quality of service provided is in accordance with the service quality standards available at the bank. The quality of services carried out by PT BPR Bank Klaten (Perseroda) in the form of quality service on time according to the hours of office service quality, in addition PT BPR Bank Klaten (Perseroda) officers are always friendly and polite to customers and provide comfortable service quality facilities, always provide excellent service quality to customers and this is a priority by the bank.
3. Guarantees have a significant effect on credit decisions, this is based on the results of the t-test which shows the t-count value is greater than t-table, which is equal to $(7.607 > 1.985)$ at a significance level of 0.000. PT BPR Bank Klaten (Perseroda) makes its own provisions and policies related to guarantees and provides complete knowledge of guarantees so that customers can understand.
4. Credit procedures have a significant effect on credit decisions at PT. BPR Bank Klaten (Perseroda). This is based on the results of the t-test which shows the t-count value is greater than the t-table which is equal to $(3.419 > 1.985)$ and at a significance level of 0.046. Credit procedures required by PT BPR Bank Klaten (Perseroda) are one of the factors that influence customers' credit decisions.

4. Conclusion

Based on the results of the analysis and discussion above, the conclusions that can be drawn are:

1. Loan Interest Rates have a significant effect on credit decisions at PT BPR Bank Klaten (Perseroda). This is based on the results of the t-test which shows the t-count value is greater than t-table, which is $(2.921 > 1.985)$ and at a significance level of 0.036.
2. Service quality has a significant effect on credit decisions at PT BPR Bank Klaten (Perseroda), this is based on the results of the t-test a significant value of 0.000 where the value is less than 0.05 and the t-count value is 5.971.
3. Guarantees have a significant effect on the decisions of savings customers at PT BPR Bank Klaten (Perseroda), this is based on the results of the t-test which shows the t-count value is greater than t-table, which is equal to $(7.607 > 1.985)$ at a significance level of 0.000.
4. Credit procedures have a significant effect on the decisions of savings customers at PT BPR Bank Klaten (Perseroda), this is based on the results of the t-test which shows the t-count value is greater than t-table, namely $(3.419 > 1.985)$ and at a significance level of 0.046.

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