

# THE DETERMINANT OF CREDIT DECISIONS IN PT. POLATAMA KUSUMA MADIUN FINANCING

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# THE DETERMINANT OF CREDIT DECISIONS IN PT. POLATAMA KUSUMA MADIUN FINANCING

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## ABSTRACT

An increase in developments in the company's economy requires sources of funds from outside the company to finance the company that is growing. Likewise with the community, in meeting the diverse needs of the community following what is desired, with that achievement of the needs is only limited this causes the community needs help or a source of funds to improve the business. Sources of funds can be obtained by making loans from banks in the form of credit.

This study aims to determine and provide empirical evidence between interest rates, service quality, and corporate image of the decision to take credit at PT. Polatama Kusuma Madiun Financing. This sampling uses a purposive sampling technique which is done by taking a sample based on a criterion, with a total of 96 respondent customers of the Polatama Kusuma People's Credit Bank. Analysis of the data used is multiple linear regression.

The results of this study stated that interest rates, service quality, and company image had a significant positive effect of 22.8% on the decision to take credit at the Polatama Kusuma People's Credit Bank. With the results showing the value of standardizing coefficients or beta service quality variables (0.259) compared to the value of standardizing coefficients or beta interest rates (0.210) and corporate image (0.135). This means that service quality variables have a dominant influence on the decision to take credit at PT. Polatama Kusuma Madiun Financing

**Keywords:** Interest Rates, Service Quality, Company Image, Decision to Take Credit

## INTRODUCTION

One important element for national development, one of which in the financial sector in the banking industry. In this era of globalization, competition in the banking industry is very tight, requiring banks to continue to increase development and make customers a top priority. Increased development in the company's economy requires capital from outside the company, Likewise the community, in fulfilling the various needs of society according to what they want, with this the achievement of needs is only limited, this causes the community to need assistance or sources of funds to improve their business. the. This source of funds can be obtained by making a loan from a bank called credit (Agilwaseso et al., 2014).

One of the banking institutions that makes credit loans is the PT. Polatama Kusuma Madiun Financing. The definition of a Rural Bank is a banking institution that carries out conventional, principled activities and does not provide traffic payment services. PT. Polatama Kusuma Madiun Financing is one of the banking institutions in rural to sub-district / regency areas, the majority of which have not been reached by service competition by general banking institutions.

Factors from people who want to decide on taking credit are due to interest rates. Interest rates are the main monetary policy related to the country's economic growth. The strategy in banking institutions that can be improved is the issue of interest rates, because interest rates in a bank can compete with similar banks. Credit interest rates can provide benefits for bank companies obtained from borrowed funds with a calculation of the time agreed upon by the borrower (Ahmed, 2018).

A credit activity carried out by a customer is influenced by external factors including service quality. The quality of service to banking is said to be good if a service provider provides what customers and prospective customers want, while the quality of service is not good if the expectations of the customers and prospective customers cannot be fulfilled. Service quality is a top priority in a company to win a banking competition. The service aims to create a good relationship between customers with smooth transactions provided by banking institutions.

Increasing service quality makes it important for customers and will have a direct impact on the company's image. Banking institutions have their own way, namely fast service in transactions. In this way, the public prefers banks that have a positive image, because the assessment of banks can affect customer satisfaction. The management of banking institutions needs to improve the quality of easy services in the hope that it can improve a good image (Mulyaningsih, 2016).

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Based on the background explanation above, the problem formulations in this study are:

1. Is there a significant influence between interest rates on the decision to take credit at PT. Polatama Kusuma Madiun Financing?
2. Is there a significant influence between the quality of service on the decision to take credit at PT. Polatama Kusuma Madiun Financing?
3. Is there a significant influence between the company's image on the decision to take credit at PT. Polatama Kusuma Madiun Financing?
4. Is there a significant influence between interest rates, service quality, and corporate image on the decision to take credit at PT. Polatama Kusuma Madiun Financing?

## LITERATURE REVIEW

### a. Understanding Interest Rates

The interest rate is the price that must be paid by the customer with the terms of the loan that have been agreed with conventional principles (Kasmir, 2008).

According to (Kasmir, 2008) the indicators are divided into 5, including:

- 1) Competition
- 2) Needs in the form of funds

- 3) The specified period
  - 4) Quality and value
  - 5) The profit target that will be desired
- b. Definition of Service Quality

b. According to Gonroos (2000) in (Tjiptono, 2016) service is a process consisting of intangible activities that usually occur in relationships<sup>20</sup> between customers and employees as well as physical resources that can be provided as solutions to customer problems. Meanwhile, service quality is the level of excellence desired and is related to the level of control to fulfil consumer desires<sup>29</sup> is said that good and bad service quality consistently affects the ability of service provision in terms of meeting the desires of consumers. This indicator is better known as SEQUAL (Service Quality) which comes from ten dimensions made easy into five main dimensions (Tjiptono, 2016), namely tangible, reliability, responsiveness, assurance, and empathy (empathy).

c. Understanding Company Image

Image is a belief, impression, or public view of a public that exists in the company, then the complete service will be delivered to the public which can affect the image. An image is several appreciations for objects to obtain information (Kotter, 2013)

Company image relates to the quality of service provided when employees transact with customers. An image can be formed of any company that carries out operational activities with the main foundation of its services. According to (Kotler, 2013) indicators on company image include:

- 1) Company reputation
- 2) Value
- 3) Corporate Identity
- 4) Company personality

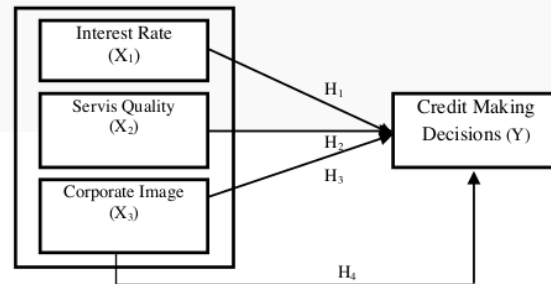
d. Understanding the Decision to Take Credit

According to (Kotler, 2013) the decision to take credit is an action that must choose from one available alternative. This selection is based on a series of loans at the banking institution with a choice of two or more alternatives to take one of these credit options.

According to (Kolter, 2008) that indicators of credit decisions include:

1. Appreciation in seeing a performance
2. Satisfaction in the credit offered
3. Provide information when requested
4. Considerations about service
5. Distance between banking institutions

## FRAMEWORK OF THINKING



## HYPOTHESIS

- H1: It is suspected that there is a significant influence between interest rates on the decision to take credit at PT. Polatama Kusuma Madiun Financing
- H2: It is suspected that there is a significant influence between the quality of service on the decision to take credit at PT. Polatama Kusuma Madiun Financing
- H3: It is suspected that there is a significant influence between the company image and the decision to take credit at PT. Polatama Kusuma Madiun Financing
- H4: It is suspected that there is a significant influence between interest rates, service quality, and corporate image on the decision to take credit at PT. Polatama Kusuma Madiun Financing

## RESEARCH METHODS

Where this research was conducted at PT. Polatama Kusuma Madiun Financing with the consideration that it was carried out at a branch office, with a research period of three months starting from March to June 2020

## RESEARCH DESIGN

The study used a survey research design with a quantitative approach. Surveys are used to obtain data with clearer and more accurate results, to obtain the relationship between variables, and the costs involved in this research have been carefully calculated.

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## POPULATION AND SAMPLES

The population in this study were customers who took credit at PT. Polatama Kusuma Madiun Financing in the last year several 2216 customers. Determination of the number of samples in this study using the Slovin formula which is based on an error tolerance limit of 5% where with this tolerance limit, the results will be more accurate and for a greater person's level of confidence. The solving formula is as follows:

$$n = \frac{N}{1 + Ne^2}$$

$$n = \frac{2216}{1 + (2216 \times 0,05^2)} = 339 \text{ customer}$$

From the above calculations with a population of 2216, the sample was 339 customers

### SAMPLING TECHNIQUE

The sampling technique used by researchers was nonprobability sampling with a quota sampling method. This is because an individual element of the population is probability dependent. So that it shows the representative sample and produces a representative sample. As well as requiring relatively low costs, certain conditions are used and greater security for the interviewer to select elements for each quota.

### VALIDITY TEST RESULTS

In this study, the valid<sup>6</sup> test was used to measure whether or not it was valid in the questionnaire. The validity tes<sup>28</sup> in this study uses the corrected item-total correlation, which is to calculate the correlation between the scores in each question and the total score (Ghozali, 2016). The analysis uses df (degree of freedom) with the formula  $df = n - k$ , wherein this study  $df = 339 - 3 = 336$  results in the r table value seen from the two-sided test of 0.1062. And it is proven that this research is valid by considering  $r_{count} > r_{table}$ .

### RELIABILITY TEST

This test is used to test all items/statements using t<sup>5</sup> Cronbach alpha formula (Cronbach alpha coefficient), which is generally stated as reliability if the Cronbach alpha value is  $> 0.70$  (Ghozali, 2016).

Variable	Cronbach Alpha	Information
Interest rate (X1)	0,898	realibilitas
Service Quality(X2)	0,910	realibilitas
Corporate Image (X3)	0,934	realibilitas
Credit Making Decisions(Y)	0,966	realibilitas

Source : SPSS data

it is proven that the alpha coefficient is reliable because it is  $> 0.70$  and can be used in this study

### CLASSIC ASSUMPTION TEST<sup>9</sup>

#### a. Normality test

This test is used to test the regression model between the independent variable and the dependent variable with the normal distribution. Normality can be detected by the Kolmogorov-Smirnov non-parametric residual test which can be said to be normal if  $K-S > 0.05$ .



N		339
Normal Parameter s <sup>a,b</sup>	Mean	,0000000
	Std. Deviation	6,33138808
Most Extreme Differences	Absolute	,057
	Positive	,056
	Negative	-,057
Kolmogorov-Smirnov Z		1,052
Asymp. Sig. (2-tailed)		,219

Source : SPSS data

Based on the results of the Asymp test. Sig. (2-tailed) obtained a value of 0.219  $\geq$  a significant level of 0.05; Thus it can be concluded that the data to be analyzed is normally distributed.

#### b. Multicollinearity Test

This test is used to test found the correlation between independent variables (independent). Multicollinearity testing can be seen through the tolerance value and variance inflation factor (VIF). If the tolerance value is  $\geq 0.10$  and the VIF value is  $\leq 10$ , it is declared that there is no multicollinearity.

Variable	Tolerance	VIF
Interest rate(X1)	821	1,218
Service Quality(X2)	770	1,299
Brand Image (X3)	775	1,290

Source : SPSS data

Based on the output above, the tolerance value for the interest rate variable is 0.821, service quality is 0.770, and company image is 0.775. Meanwhile, the VIF value of the interest rate is 1,218, service quality is 1,299, and company image is 1,290. Tolerance value  $\geq 0.10$  and VIF value  $\leq 10$ , so that there is no multicollinearity.

#### c. Autocorrelation Test

The autocorrelation test is done by looking at the Durbin - Watson test.

Model Summary				
Model	R	R square	Adjusted R Square	Durbin Watson
1	.719 <sup>a</sup>	.517	.513	
a. Predictors: (Constant), Corporate Image, Interest Rate, Service Quality				
b. Dependent Variable: Credit Making Decisions				

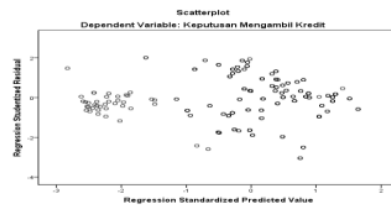
Source : SPSS data

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Based on the results of the autocorrelation test output, the DW value is 1,890; while the value of  $d_l = 1.807$ ; and  $d_u = 1,831$ . The data in this study consisted of the number  $n = 339$ , a significant level of 5%,  $k = 3$ , so the autocorrelation test above shows that the value of  $d_u < d < 4 - d_u$  ( $1,831 < 1,890 < 2,169$ ), which means that there is no autocorrelation.

#### d. Heterosdacity test

This test was carried out with a scatterplot chart with the following results



Source : SPSS data

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Based on the scatter plot above, it can be seen that the points spread above and below are zero on the Y axis, with that it is concluded that there is no heteroskedasticity.

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#### MULTIPLE LINIER ANALYSIS

This analysis uses the following formula:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

Based on the data, the SPSS processed produces the following

$$Y = 28,666 + 0,225X_1 + 0,285X_2 + 0,167X_3$$

It can be explained that the constant (Y) of 28.666 means that the average decision to take credit has an effect on the variable interest rates, service quality, and company image. The  $b_1$  value of the interest rate is 0.225, which means that each addition or increase in the interest rate variable ( $X_1$ ) by one per cent, the result of the decision to take credit will increase by 0.225 one per cent, assuming other variables have a fixed value. The  $b_2$  value of service quality is 0.285, which means that each addition or increase in the service quality variable ( $X_2$ ) by one per cent, the result of the decision to take credit will also increase by 0.285 one per cent, assuming other variables have a fixed value. The  $b_3$  value of the corporate image is 0.167, which means that for each addition or increase in the corporate image variable ( $X_3$ ) by one per cent, the results of the decision to take credit will also increase by 0.167 one per cent, assuming other variables remain.

The T-test (PARTIAL)

Coefficients			
Model		t	sig
1	Constanta	8,457	.669
	Interest Rate	5.486	.000



	Service Quality	9.841	.000
	Brand image,	6.231	.000
a. Dependent: Credit Making Decisions			

Source : SPSS data

This test is used to test partially in the study. Proof of this hypothesis is by paying attention to the significant value of the error rate of 5% and comparing the t-table value with the t-count value. For the t-table value with a sample of 339 and the number of variables 4, it is known that the t-table value is 1.967.

The effect of interest rates on the decision to take credit has a count of 5.486 and a t-table of 1.967 (tcount > table) with a significant level of 0.000 (0.000 < 0.05). This means that the interest rate variable has a significant positive effect on the decision to take credit at the PT. Polatama Kusuma Madiun Financing.

The effect of service quality on the decision to take credit has a t-count value of 9.841 and a t-table of 1.967 (tcount > table) with a significant level of 0.000 (0.000 < 0.05). This means that the service quality variable has a positive influence on the decision to take credit at PT. Polatama Kusuma Madiun Financing.

The influence of corporate image on the decision to take credit has at-count value of 6.231 and a t-table of 1.967 (tcount > t table) with a significant level of 0.000 (0.000 < 0.05). Thus, it means that the corporate image variable has a significant positive effect on the decision to take credit at PT. Polatama Kusuma Madiun Financing

#### TEST F (SIMULTAN)

This test is used to test jointly between the independent variables and the dependent variable. Proof of this hypothesis is by paying attention to the significant value with an error rate of 5% and comparing the Ftable value with the F count value. For the F table value with a sample of 339 and the number of variables 3, it is known that the Ftable value is 2.62.

ANOVA			
Model		F	Sig
1	Regression	4119.644	.000 <sup>b</sup>
	Residual		
	Total		

Source : SPSS data

Based on the hypothesis test with the F test above, it shows that the effect of interest rates (X1), service quality (X2), and company image (X3) on the decision to take credit has an F count of 119.644 and F table of 2.62 (Fcount > Ftable) with a level significant for 0.000 (0.000 < 0.05). This means that the interest rate (X1), service quality (X2), and company image (X3) variables together have a significant effect on the decision to take credit at PT. Polatama Kusuma Madiun Financing

## DETERMINATION COEFFICIENT

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To find out how far the ability to explain the dependent variable.

Model Summary				
Model	R	R square	Adjusted R Square	Durbin Watson
1	.719 <sup>a</sup>	.517	.513	
a. Predictors: (Constant), Corporate image, Interest rate, Service Quality				
b. Dependent Variable: Credit Making Decisions				

Source : SPSS data

Based on the analysis of the coefficient of determination (adjusted R<sup>2</sup>) above of 0.517, it means that changes in the decision to take credit can be explained by changes in the interest rate variable (X<sub>1</sub>), service quality (X<sub>2</sub>), and company image (X<sub>3</sub>) together at 51.7%. . While the remaining 48.3% is influenced by other variables outside the variables studied.

## DISCUSSION

### 1. The Effect of Interest Rates on Decision to Take Credit

Based on the analysis above, it shows that interest rates have a significant positive effect of 0.225 on the decision to take credit at PT. Polatama Kusuma Madiun financing. Therefore, based on the calculation of the t test for the effect of interest rates on the decision to take credit, it has a t count of 5.486 and a t table of 1.967 (tcount > t table) with a significant level of 0.000 (0.000 < 0.05). Thus, it means that the interest rate variable has a positive and significant influence on the decision to take credit, so it can be explained that the more competitive the interest rate offered by PT. Polatama Kusuma Madiun financing, the decision to take credit to customers will increase.

### 2. The Effect of Service Quality on Credit Decisions

Based on the t-test, the service quality variable has an effect on the decision to take credit which has a t-count value of 9,841 and a t-table of 1,967 (tcount > t table) with a significant level of 0,000 (0,000 < 0.05). With the above calculation, it means that service quality has a significant positive effect on the decision to take credit, which explains that the better the quality of service provided by PT. Polatama Kusuma Madiun financing, the higher the decision to take credit.

### 3. The Influence of Company Image on Credit Decisions

Based on the t-test for the effect of corporate image on the decision to take credit, it has a t-count value of 6,231 and a t-table of 1,967 (tcount > t table) with a significant level of 0,000 (0,000 < 0.05). Thus, it means that the corporate image variable has a significant positive effect on the decision to take credit. In other words, it can be explained that the more well-known the

good image of the banking institution is, the higher and higher the decision to take credit for customers.

4. The influence of interest rates, service quality, and corporate image on credit decisions

Based on the above analysis, the F test results in the effect of interest rates, service quality, and corporate image on the decision to take credit which has a F count of 119.644 and F table of 2.62 ( $F_{count} > F_{table}$ ) with a significant level of 0.000 ( $0.000 < 0.05$ ). ). With this, it means that the variables of interest rates, service quality, and corporate image together have a significant effect on the decision to take credit at PT. Polatama Kusuma Madiun financing.

## CONCLUSION

Based on the results of the above discussion, conclusions can be drawn in this study as follows:

1. Interest rates have a positive effect on the decision to take credit at PT. Polatama Kusuma Madiun financing. So it is explained that the more competitive the interest rates provided by the PT. Polatama Kusuma Madiun financing, the decision to take credit made by customers at PT. Polatama Kusuma Madiun financing will also increase.
2. Service quality has a positive effect on the decision to take credit at PT. Polatama Kusuma Madiun financing. Thus, it can be explained that the better it is in providing quality service to customers at PT. Polatama Kusuma Madiun Financing, it will bring about an increase in customers' decision to take credit.
3. Company image has a positive effect on the decision to take credit at PT. Polatama Kusuma Madiun financing. So it is explained that the increase with the existence of a positive image towards banking, the decision to take credit made by customers at PT. Polatama Kusuma Madiun Financing will also increase.
4. Interest rates, service quality, and corporate image influence the decision to take credit at PT. Polatama Kusuma Madiun Financing. With the competitive interest rates provided by banking institutions and with better service quality and to create a positive image, it will greatly affect customers in deciding to take credit at PT. Polatama Kusuma Madiun Financing.

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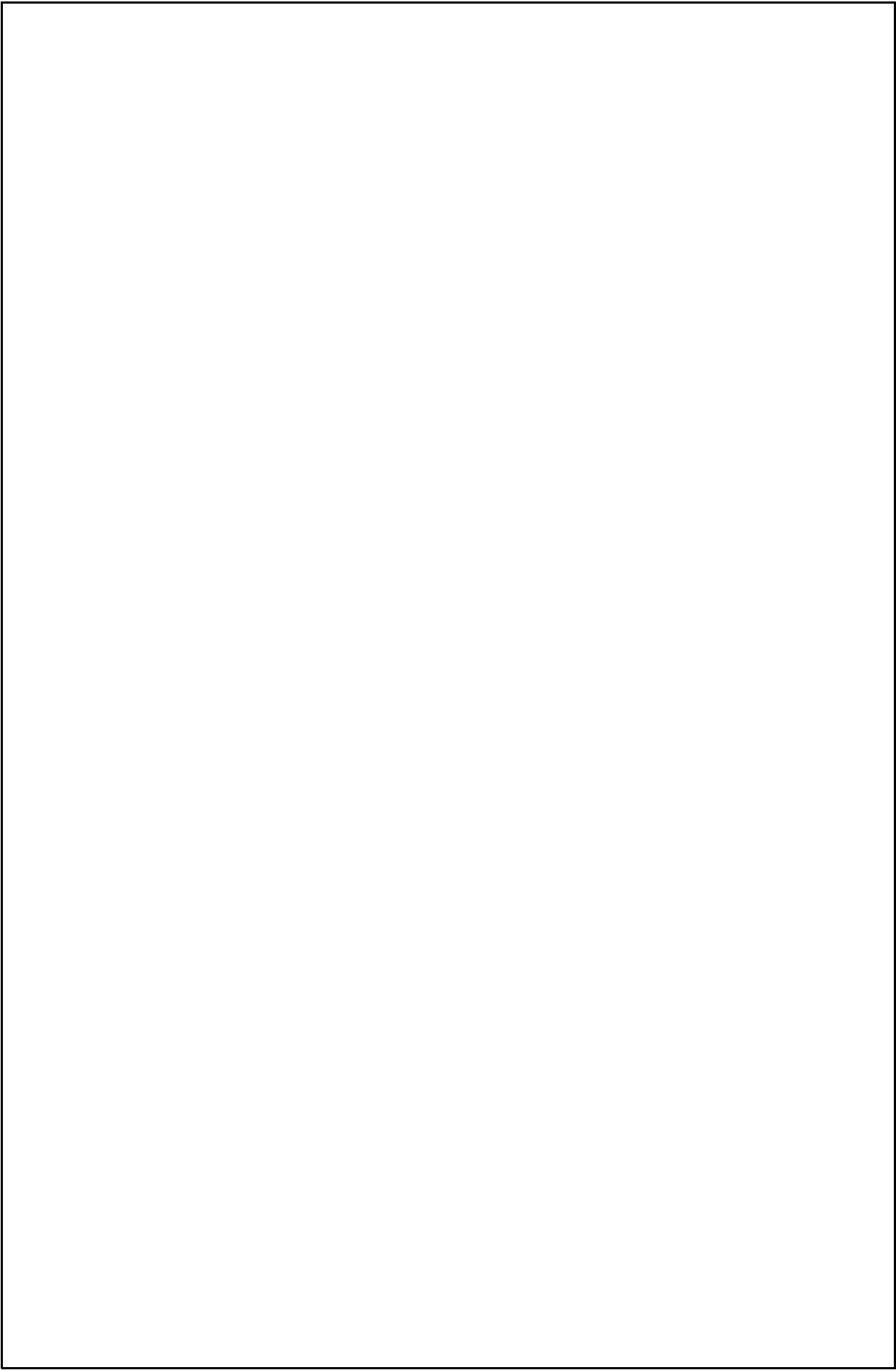
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