



## Influence of Interest Rate, Location, Services and Credit Procedures to Decisions Credit Making in Bank Sulselbar Branch Makassar

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**ABSTRACT:** *The purpose of this study is to determine the Influence of Interest Rates, Location, Service and Procedure Credit Against Decision Making Credit at Bank Sulselbar Makassar Branch. The population in this study were customers in the last year in April 2012 until April 2013 At Bank Sulselbar Makassar Branch with the number of samples of 80 people.*

*Methods in collecting data in this study are questionnaires, interviews, and documentation. The method of data analysis using descriptive method and quantitative method that is by multiple linear regression analysis used to measure the Influence of Interest Rate, Location, Service and Credit Procedure To Decision Of Taking Credit At Bank Sulselbar Makassar Branch.*

*Based on the F test of independent variables (interest rates, location, service and credit procedures) together have a positive and significant effect on the dependent variable that is the decision to take credit. By testing the correlation coefficient (R) obtained that the level of correlation or relationship between Interest Rates, Location, Service and Procedure Credit Against Decision Making Credit at Bank Sulselbar Makassar Branch is a high relationship that is 61.8%. And the rate of interest is the most dominant factor influencing Decision Making Sulselbar Credit Bank Branch In Makassar.*

### I. PRELIMINARY

In this era of globalization competition in the banking business is very tight. Competition is not only happening between banks, but competition also comes from other financial institutions that successfully develop new financial products. Competition and rapid development in the banking business makes each banking institution must compete to win the business competition. The services provided should be able to create satisfaction for its customers. The benefits of such customer satisfaction are improving the harmonious relationship between the company and the customer, providing a good basis for repeat purchase, can encourage the creation of customer loyalty and enable the creation of word of mouth recommendations favorable to the company, so that more people buy and use products Company (Fandy Tjiptono, 2004: 24).

Capital seems to be a classic reason that faces the development of MSMEs. Most business people rotate their business by relying on their business with their own capital. There is also a small part who tried to increase their capital by making loans to banks or non-bank institutions. Every month the Bank Sulselbar Branch Makassar that should disburse funds to the community of Rp.400.000.000, - but in certain months can not meet the target. In an effort to understand the wishes of the community today, the Bank Sulselbar Makassar Branch feels the need to know what factors can mempengaruhi customer decisions in lending.

Management of a bank is required speed and accuracy in responding to what is needed by society today. As a service company, banking companies should be oriented to the quality of services provided. Every day consumers take various decisions to buy products or services. This funding or capital facility is called credit which one of them is provided by Bank Sulselbar Makassar Branch. Understanding the credit itself is the ability to obtain goods or services with the exchange of a promise to pay it later (Sumarni & Soeprihanto, 1998: 119).

Bank Sulselbar is the only Bank in Makassar and the majority of people use Bank Sulselbar credit services. Researchers are encouraged to do this research because it wants to know the factors that influence the decision of consumers to take the working capital credit account at PT Bank Sulselbar. From the data of PT Bank Sulselbar Makassar Branch is known that in the year 2013 credit working capital accounts amounted to 53 customers.

Based on the opinions of experts, described the notion of services namely:

a. Kotler in Tjiptono (2005:16) stated that the service as a form of product can be defined as "any act or conduct which may be offered by one party to the other party that is essentially intangible (physical intangible) and does not produce ownership of something. Its products can and can also not be tied to a physical product..

b. Lamb et al (2001:482) defined the service as a result of efforts the use of humans and machines against a number of people or objects. Services include an Act, a performance or an effort that could not be physically processed.

There are a few unique characteristics that distinguish services with goods (Tjiptono, 2005:18), namely:

a. the Intangibility of the service i.e. is an Act, action, experience, process, performance (performance) or effort that caused the services can not be seen, felt, kissed, heard, or touched before being purchased or consumed.

b. Inseparability. Goods are usually produced, sold and then consumed. While the services are generally sold in advance, and then manufactured and consumed at the same time and place.

c. Variability/Heterogeneity/inconsistency i.e. services are variable because it is non-variable output, meaning standardised, quality and kind of depending on who, when, and where the services are produced.

d. Perishability. This means that services are not durable and cannot be saved. Hotel rooms not inhabited or the phone line capacity is not utilized will be passed or lost if it could not be saved.

Understanding Customer's Decision in Taking Credit is a decision process to take credit in a bank (Philip Kotler, 2002: 207), according to (Griffin, 2002) Customer's decision in Taking Credit is an act of choosing an alternative from a series of alternatives.

According to Setiadi 2005: 11 "The purchase decision of consumers is strongly influenced by personal and psychological social needs of consumers. It is also influenced by some marketing stimuli such as elements in marketing mix and other stimuli such as economy, technology, politics and culture are mostly marketable factors, but must be taken into account. Things that may affect credit decision making include the interest rates of banks, services, location of the bank, and credit procedures. According to Schiffman, Kanuk (2004, on Kuncoro & Adithya, 2010) The Customer's Decision in Taking Credit is the election of two or more alternative credit decision choices, meaning that one can make decisions, there must be other alternatives.

According to Sugiyono, (2010: 59), research variables can be divided into two, namely:

1. Independent / Free variable is a variable that influences or causes the change or the incidence of the dependent variable. The independent variables in this research are interest rate, service, location and credit procedure.
2. Dependent / Boundary Variables are the variables that are influenced or which become due to the existence of independent variables. In this study which is used as a dependent variable is the decision of credit lending customers at Bank Sulselbar Main Branch Makassar.

#### **Data collection methods used in this study are as follows:**

1. Questionnaires are data collection through a list of questions or a questionnaire distributed to respondents.
2. Observation is a technique of collecting data through direct observation of daily activities related to the employee.
3. Documentation is data collection techniques by studying the documents, reports and information relating to research.
4. Interview is data collection techniques to conduct interviews to obtain information from respondents relevant to the research.

The population is a set of units that are usually in the form of people, objects, transactions or events in which we are interested to learn it (Kuncoro, 2001:22). Research on the face of a limited population and homogeneous, sometimes do not perform data collection in the population. Research can take up most of the population are considered to be representative of the population. It is based on a logical, considerations such as practicality, the limitations of cost, time, and effort (Riduwan, 2008:56). The population referred to in this research is the customer of PT Bank Sulselbar Branch of Makassar which registered as a customer who submits credit.

Multiple regression analysis is used by the researcher, if the researcher intends to predict how the condition (up and down) dependent variable, if two or more independent variables as predictor factor manipulated (up and down value) (Sugiyono, 2010: 277). In knowing the relationship and the influence of each variable derived quality of service with customer satisfaction used multiple regression analysis techniques. Regression analysis using multiple regression equation formula as quoted in Sugiyono (2010: 277), namely:

Where : Y = Decision of taking credit  
 $X_1$  = Interest Rate  
 $X_2$  = Location  
 $X_3$  = Service  
 $X_4$  = Procedure  
 $b_0$  = Constants  
 $b_1, b_2, b_3, b_4$  = The estimated regression coefficients (parameters)  
 $e_i$  = Factor error (error)

## II. RESEARCH RESULT AND DISCUSSION

Validity test is done by correlating the score of each item with the total score of each attribute. Validity test is used to see the accuracy and accuracy of a research instrument in its measuring function measuring statement items made. The formula used is a validity test of Pearson *Product Moment*.

Value *Corrected Item Total Correlation* ( $r_{\text{count}}$ ) Decision-making variable loans are between 0.410 to 0.548. This shows the value of  $r_{\text{arithmetic}} > r_{\text{table}}$  0.250 and indicates that all the items on the questionnaire of the decision of credit taking are valid or able to reveal something that will be measured by the questionnaire, so that it can be used for further analysis.

Value *Corrected Item Total Correlation* ( $r_{\text{count}}$ ) interest rates are between 0.379 to 0.500, This indicates that the value of  $r_{\text{count}} > r_{\text{table}}$  .250 and showed that all of the questions on the questionnaire The interest rate is valid.

Corrected Item Total Correlation ( $r_{\text{arithmetic}}$ ) location is between 0.425 - 0,516. This shows the value of  $r_{\text{arithmetic}} > r_{\text{table}}$  0.250 and indicates that all the questions in the questionnaire of the location are valid or able to express something that the questionnaire will measure, so that it can be used to analyze next.

Value *Corrected Item Total Correlation* ( $r_{\text{count}}$ ) service variable is between 0.430 to 0.582. This shows the value of  $r_{\text{arithmetic}} > r_{\text{table}}$  0.250 and indicates that all the questions in the questionnaire are valid or able to express something that the questionnaire will measure, so that it can be used for further analysis.

Value *Corrected Item Total Correlation* ( $r_{\text{count}}$ ) variable credit procedure is between 0.348 to 0.555. This shows the value of  $r_{\text{arithmetic}} > r_{\text{table}}$  0.250 and indicates that all the questions in the questionnaire are valid or able to express something that the questionnaire will measure, so that it can be used for further analysis.

Reliability test is performed to know the stability and consistency if re-measured with the same subject. Reliability measurement is done by using *Cronbach's alpha* (*Cronbach alpha*). From the test results are analyzed by comparing the R table can be searched by interpolating the number of questions with the coefficient of reliability. The reliability test results of each variable used in this study, can be seen in the following table.

**Research Instrument Reability Test Results**

Variable	Cronbach's alpha	r <sub>table</sub>	Status
Decision on Taking Credit	0.7 05	0.60	Reliable
Interest Rate Tingat	0.7 23	0.60	Reliable
Location	0.7 3 0	0.60	Reliable
Pelayana	0.7 21	0.60	Reliable
Credit Procedures	0.7 2 9	0.60	Reliable

*Source: SPSS output is processed, 2016*

From the data processing on the obtained test reliability coefficient of reliability (*Cronbach's Alpha*) for the variable credit retrieval Decree 0.705, the variable interest rate of 0.723, 0.730 location variables, variables and variable services 0.721 0.729 credit procedures. A variable is said reabel if the value of *Cronbach's Alpha* > 0.60 (Sunyoto, 2011: 68). By comparing the value of the coefficient of reliability with  $r_{\text{table}}$  value of 0.60 indicates that each variable research is realibel for reliability coefficient value of each variable is greater than the cumulative  $r_{\text{table}}$ .

### Hypothesis testing

#### 1. Hypothesis Testing Simultaneously

This test aims to see the effect of interest rate, location, service, and credit procedure on Bank Sulselbar Main Branch Makassar by looking at the value of F-arithmetic. The test results simultaneously, can be seen in the following table. Simultaneous Testing (F-Test)

Model	Sum of Squares	Df	Mean Square	F	Sig.

1	Regression	10.775	4	2.694	30.278	.000 <sup>a</sup>
	Residual	6,673	75	.089		
	Total	17448	79			

*Source: SPSS Outputs Processed, 2014*

The data in the above table shows that the F-count value obtained is 30.278, while the F-table at the 95% confidence interval, or margin of error ( $\alpha = 0.05$ ) will get the number 2,694. Thus, the value of F-arithmet > F-table or  $30.278 > 2.694$  means, the independent variable will have an effect simultaneously with the dependent variable. High significance for 0,000 less than the alpha level of 0.05. It can be concluded that simultaneously variable of interest rate, location, service, and credit procedure have a significant and positive effect to customer decision in crediting at Bank Sulselbar Main Branch of Makassar.

## 2.Hypothesis Testing Partially

Hypothesis testing is used partially to see the effect of variable interest rates, location, service, and credit procedures individually or each variable against the decision of customers in credit taking at Bank Sulselbar Main Branch Makassar. Test results can be seen from the value t-count.

Independent Variables	Coefficient Regression (B)	T-count	Sig
Interest rate (X1)	0.406	3,275	0.002
Locations (X2)	0.255	2,810	0.006
Services (X3)	0.098	0.800	0.426
Credit procedure (X4)	0.132	1,123	0.265
Konsatanta (b <sub>0</sub> )		0.425	

*Source: SPSS output that is processed, 2016*

Based on the partial test as shown in the table above shows that the interest rate, location, service and credit procedures individually have a significant and positive impact on customer decisions in credit taking at Bank Sulselbar Main Branch Makassar. It can be seen from the value of t-arithmet obtained greater than t-table or t-count is smaller than t-table. The analysis also showed the four variables that effect, variable interest rates have a dominant influence on the customer's decision-making loans at Bank Sulselbar Main Branch Makassar, this can be seen from the  $t$  value interest rate 3.275 greater than the value of the  $t$  locations 2,810 and  $t$  value of 1,123 credit procedure is greater than the value of 0,800  $t$  of service.

Furthermore, in table 20, it can be seen that the results of multiple linear regression equation of this research model are as follows:

$$Y = 0,425 + 0,406 X1 + 0,255 X2 + 0,098 X3 + 0,132 X4$$

### Based On The Multiple Linear Regression Equation Above, It Can Be Interpreted As Follows:

- a. Constants (b<sub>0</sub>) obtained from the value 0.425 which states that the amount of the customer's decision-making Sulselbar credit at Bank Main Branch Makassar depending on the interest rate, location, service and credit procedures that is constant.
- b. b<sub>1</sub> = 0.406, has a positive meaning indicating that interest rates positive and significant impact on the customer's decision-making Sulselbar credit at Bank Main Branch Makassar, the coefficient b<sub>1</sub> is significant because the value of p = 0.002 is less than 0.05. It can be explained that if there is an increase in variable interest rates and other variables constant, it will increase the number of customer decisions in credit taking at Bank Sulselbar Main Branch Makassar.
- c. b<sub>2</sub> = 0.255, having a positive sign indicating that the location of positive and significant impact on customer decision making Sulselbar credit at Bank Main Branch Makassar. Coefficients b<sub>2</sub> is significant because the value of p = 0.006, less than 0.05. It can be explained if there is an increase in location variable and other independent variables constant, it can improve customer decision in credit taking at Bank Sulselbar Main Branch of Makassar.
- d. b<sub>3</sub> = 0.098, having a positive sign indicating that service would be a positive influence on the customer's decision-making Sulselbar credit at Bank Main Branch Makassar. The coefficient b<sub>3</sub> is not significant because the value of p = 0.426 greater than 0.05. It can be explained that if there is an increase of palayanan variable and other independent variable constant, it will not affect the increase of customer decision in crediting at Bank Sulselbar Main Branch of Makassar.
- e. b<sub>4</sub> = 0.132, having a positive sign indicating that credit procedures will be a positive influence on the customer's decision-making Sulselbar credit at Bank Main Branch Makassar. The coefficient b<sub>4</sub> is not

significant because the value of  $p = 0.230$  greater than  $0.05$ . This may explain that if there is an increase in variable credit procedures and other constant independent variables, then these variables will not affect the decision of customers in credit taking at Bank Sulselbar Main Branch Makassar.

The amount of contribution given from variable of interest rate, location, service and credit procedure have an effect on to decision of customer in crediting at Bank Sulselbar Main Branch of Makassar and can be seen from coefficient of determination. Acquisition value of determination ( $R^2$ ) can be seen in the table below:

**Results of testing the coefficient of determination ( $R^2$ )**

Model	R	R Square	Adjusted R Square
1	0.786 <sup>a</sup>	0.618	0.597

**Source:** SPSS output is processed, 2014

Based on the result of determination above table, it can be explained that the magnitude of the coefficient of determination ( $R^2$ ) is  $0.618$ . The coefficient of determination states that the variable of interest rate, location, service and credit procedure can only explain or contribute to variation of customer decision making in crediting at Bank Sulselbar Main Branch Makassar of  $61.8\%$ . While the rest of  $39.2\%$  influenced by other variables that are not involved in this study.

This research is also supported by previous research conducted by Banjarnahor (2006) conducted a research entitled Analysis of Factors Affecting Decision on Credit Demand at PT Bank Sumut Tarutung Branch. The purpose of this research is to know how big influence of credit interest rate factor, credit amount, time period and customer service in influencing and determining decision of credit demand at PT Bank Sumut Tarutung Branch. The analysis method used is multiple linear regression analysis. The result of the research is credit interest rate factor, credit amount, time period and customer service influence to credit demand decision. The dominant factor influencing the loan demand decision at PT Bank Sumut Tarutung Branch is the lending rate factor.

### III. DISCUSSION

#### **Influence of Interest Rate, Location, Service and Credit Procedure Influence on Customer Decision In Credit Taking at Bank Sulselbar Main Branch of Makassar.**

The discussion on the effect of interest rate, location, service and credit procedure affect the decision of customers in crediting at Bank Sulselbar Main Branch of Makassar, each of which can be described as follows:

##### **1. Influence of Interest Rate ( $X_1$ ) The customer's decision-making Sulselbar credit at Bank Main**

###### **Branch Makassar**

From the data analysis using SPSS 21 program indicates that variable of interest rate with  $r$  partial  $0,406$  with significant  $0,002$  which means that interest rate have positive and significant influence to customer decision in crediting at Bank Sulselbar Main Branch of Makassar. This indicates that the Government policy greatly influence the determination of the maximum limit and minimum interest rate either deposit or loan and with the existence of Competition is the main factor in determining interest rate at Bank Sulselbar Main Branch of Makassar.

According to Didy (2000: 129) some things that affect the interest rate is the interaction between the supply of savings available to lend (*Loanable funds*) to these funds to be invested, i nteraksi between the demand for these funds to be invested, t ingkat prevailing interest rates, k eseimbangan savings and productivity, k eseimbangan supply and demand, p engaruh international interest rates and exchange rate policies in force.

Interest is a reward for borrowing money. The payoff is a compensation to the lender for the future benefits of the loan if invested.

In line with previous research results Banjarnahor (2006) conducted a study with the title Analysis Factors Affecting Decision on Credit Demand PT Bank Sumut Tarutung Branch. The result of the research is credit interest rate factor, credit amount, time period and customer service influence to credit demand decision. The dominant factor influencing the loan demand decision at PT Bank Sumut Tarutung Branch is the lending rate factor.

##### **2. Effect of location ( $X_2$ ) Against Credit Decision Making**

From result of data analysis using SPSS program version 21 indicate that location variable with  $r$   $0,255$  with significant level  $0,006$  meaning that location have influence to customer decision in credit taking at Bank Sulselbar Main Branch of Makassar. It can be concluded that location variables in credit decision making



can be influenced by access factor which is easy to pass or easy to reach public transportation and expansion that available in wide enough place for business development in the future is a factor supporting decision of customer in taking credit at Bank Sulselbar Main Branch of Makassar.

Location is very important in the business world. Because Location determines the place where the bank performs bank duties. Strategic location or a good opportunity to provide customers to spend a small fee. Location is very important in the business world. Because Location determines the place where the bank performs bank duties. According to Kasmir (2005: 163) the location of the bank is where the sale of banking products and banking control centers. Determining the location of a bank branch is one of the most important policies. Banks located in strategic locations greatly facilitate customers in dealing with banks.

According to the results of previous studies conducted by Dedi Wahyu Nugroho (2012) *The Influence Of Location, Service And Procedure Of Credit To Customer Decision In Taking Credit In PD. BPR Bank Boyolali*. The result of the research shows that there is a significant influence of Location on Customer's Decision in Taking Credit.

### **3. Effect of Service (X<sub>3</sub>) Decision Against Credit Decision**

Service can be interpreted as an action someone against others through the presentation of credit in accordance with what is needed and desired customers.

From result of data analysis by using Program SPSS version 21,0 indicate that service variable with r partial 0,98 with significance 0,426 which mean that service very have positive influence but not significant to decision of credit taking. It can be drawn a conclusion that should have been in the presence of indicators of *Empathy* gives genuine concern and individual or personal given to customers with such understanding keingginan customers and *Liability* or reliability of the ability of banks to provide services as promised are accurate and reliable but it This has not been implemented properly so the result can not affect the decision of the customer in taking. So the service variable has a positive influence but not significant to the increasing number of customer decisions in credit credit taking at Bank Sulselbar Main Branch Makassar.

Care is required in every small and large banks, because good service is very important and useful for the customers. If customers are satisfied in the Service of the bank, the customer took the initiative to take back the credit in the bank.

According to (Boediono, 1999: 11) is a customer service (customer service) is a conscious effort or process and planned by the organization or business entity credit to win the competition through the provision / service agreements for customers, in order to achieve optimal customer satisfaction.

Supported by the results of previous research Fitria, 2010. Title "The Influence of Interest Rate, Location, Service and Procedure Credit to Customer Decision In Credit Taking In PD BPR BKK Semarang Central Banyumanik Branch" result of research found positive influence not significant between service variable to decision of customer in taking credit (Y) where can Seen from regression coefficient value = 0,837 and proved by hypothesis test  $t_{count} (5,519) > t_{tabel} (1,661)$ .

### **4. Effect of Credit Procedures (X<sub>4</sub>) The Credit Decision Making**

Effect of Credit Procedures to Customer Decisions in Taking Credit. Credit procedures are spending money on credit or gradually at the time of the return on the bank. Credit procedure that is fast, easy to pick it up, it will affect the interest of potential customers in taking credit in the bank, however, Credit procedure long and hard will affect the interest of prospective Customers in the Credit Taking on the bank. From result of data analysis by using Program of SPSS version 21 indicate that variable of credit procedure with r partial 0,132, referring to the value of significance value 0,265 more than 0,05 hence can be concluded that relationship happened between credit procedure and decision of credit taking positive effect not significant, Thus the proposed hypothesis is rejected, but the variable credit procedure gives a positive effect on the improvement of customer decisions in credit taking at Bank Sulselbar Main Branch Makassar.

Credit Procedures can be interpreted as a bank's effort to reduce the risk of lending, which begins with the stages of crediting planning, followed by credit decision making process (initiative, analysis and evaluation, negotiation, recommendation and credit decision), credit preparation, documentation and Credit administration, approval of loan disbursement and supervision and credit development (Mudrajad Kuncoro, 2002: 245). Supported by research of Adil Abdat 2012. With Title "Influence of Credit Procedure, Interest Rate and Service Against Decision Of Credit Takenown In Cooperative Savings and Loans Core Ungaran Fund". The results showed that variable procedure of credit, interest rate and The service has a steering towards the decision of taking credit by Customer. From the calculation results show the value of determination ( $Adj.R^2$ ) Of 0.323. The value shows that the three independent variables in this study have contributed to the dependent variable of 32.3%, where the rest of 67.7% is explained by other factors outside this study. This indicates that the better the assessment of credit procedures, interest rates and services will also be followed by an increase in customer loan decision at the Ungaran Fund Cash Savings and Loans Cooperative.

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