



Research Article

Study on Implementation of Service Quality, Interest Rate, and Promotion Towards Umkm Customer Decisions (Small and Medium Micro Enterprises) in Utilizing Kur (People's Business Credit) at Bank Bri Kcp Biromaru, Sigi Regency Central Sulawesi

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Article Information

Received: 20 July 2022

Revised version received: 25 August 2022

Accepted: 27 August 2022

Published: 30 August 2022

Cite this article as:

Muhammad U.A. et al. (2022) *Int. J. Grad. Res. Rev.* Vol 8(3): 78-89.

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Peer reviewed under authority of IJGRR

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Abstract

The specific objectives to be achieved in this study are 1) To describe descriptively the assessment of service quality, interest rates, and promotions to UMKM customers in utilizing KUR (People's Business Credit) at Bank BRI Kcp Biromaru, Sigi Regency; 2) To determine the simultaneous and partial effect of service quality variables, interest rates and promotions on the decisions of MSME customers in utilizing KUR (People's Business Credit) at Bank BRI Kcp Biromaru, Sigi Regency. This type of research is field research (field research). The population that will be used in this study is all customers who take KUR at BRI KCP Biromaru, Sigi Regency. The sample size in this study was determined using the Slovin formula. The sample to be studied is 210 taken using the Solvin formula with an error rate of 10% or can be called a 90% confidence sample. The error limit that can be tolerated in this study is 10% so the total is 67.7 and the sample is rounded up to 68 customers. This sample collection technique is called Probability simple random sampling, meaning that it is a sampling technique that provides equal opportunities for every member of a population to be sampled. The analytical tool used is multiple linear regression. The results showed that the R Square value of 0.959 means that service quality, interest rates, and promotions have a positive and significant effect simultaneously and partially on the decisions of MSME customers in utilizing KUR at BRI KCP Biromaru Sigi Regency by 95.9% while the remaining 4.1% influenced by other factors not studied. The conclusion obtained is that service quality, interest rates, and promotions have a positive and significant effect simultaneously and partially on the decisions of UMKM customers in utilizing KUR at BRI KCP Biromaru, Sigi Regency.

Keywords: Service Quality Implementation, Interest Rate, Promotion, UMKM Customer Decision, and KUR.

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Background

A bank is an institution used by many people to save and invest their money. In addition, many people also use banks to make loans or take out. Whether it's for business and

business expansion, providing working capital, or for consumptive purposes.

The most important stage in providing retrieval is the feasibility analysis stage which is one of the tools for minimizing problematic taking. The principle used in



analyzing the feasibility of taking is the 5 C principle which consists of *character, capacity, capital, condition, and collateral*.

The taking feasibility analysis system with the 5 C principle itself makes it difficult for MSME actors to get withdrawals, one of the principles of taking feasibility analysis that is difficult to fulfill is collateral. Therefore, the government issued a loan withdrawal product, namely the People's Business Credit (KUR), which was launched in November 2007. The People's Business Credit (KUR) is a government withdrawal program intended for banks under BUMN such as BRI, BNI, Mandiri, and other banks. -other banks.

Decision-making is an individual activity that is directly involved in obtaining and using the goods offered. Decisions must also answer questions about what to do and what to talk about in planning. Decisions can be actions against implementation that deviate greatly from the original plan. Good decisions basically can be used to make good plans (Putri: 2016).

The decisions made to use a product or service by consumers (customers) arise from certain factors. The decision-making process carried out by consumers often experiences problems based on complex factors involving various kinds of decision-making things. Therefore, it is hoped that the bank's management can better understand what are the most influencing factors in customer decisions in making purchases (using bank products/services) so that bank marketing can more easily understand fulfilling customer desires.

The influencing factors are in the form of economic, technological, political, social, and cultural marketing stimuli and the most important are the characteristics of the customers themselves (Viranti and Ginanjar: 2015). From the description above, the researcher wants to conduct a study that is directly related to BRI customers Kcp Biromaru Sigi Regency with the title "Study of Service Quality Implementation, Interest Rates, and Promotion of UMKM Customer Decisions (Micro, Small and Medium Enterprises) in Utilizing KUR (Credit) People's Business) at Bank BRI Kcp Biromaru, Sigi Regency, Central Sulawesi.

Based on the background of the problem above, the main problems can be drawn as follows: 1. How is the service quality, interest rate, and promotion to UMKM customers in utilizing KUR (People's Business Credit) at Bank BRI Kcp Biromaru Sigi Regency; 2. Is there a simultaneous and partial effect of service quality variables, interest rates, and promotions on the decisions of MSME customers in utilizing KUR (People's Business Credit) at Bank BRI Kcp Biromaru, Sigi Regency.

The research objectives are as follows: 1. To describe descriptively the assessment of service quality, interest

rates, and promotions to MSME customers in utilizing KUR (People's Business Credit) at Bank BRI Kcp Biromaru, Sigi Regency; 2. To determine the simultaneous and partial effect of service quality variables, interest rates, and promotions on the decisions of MSME customers in utilizing KUR (People's Business Credit) at Bank BRI Kcp Biromaru, Sigi Regency.

Income is defined as income. Service is the behavior of producers to meet the needs and desires of consumers to achieve customer satisfaction. According to Hidayat (2009) the better the quality of service provided by the bank, the more satisfied customers are with the service.

According to Kotler (2002) service is any action or activity that can be offered by one party to another, which is essentially intangible and does not result in any ownership. Meanwhile, according to Hasibuan (2002) service is an activity of providing services from one party to another.

According to Tjiptono (2012: 4) service *can* be seen as a system consisting of two main components, namely *service operations* which are often invisible or unknown to customers (*back office or backstage*), and *service delivery* which is usually visible (*back office or backstage*) or known to the customer.

So, the quality of service is all forms of activities carried out by the company to meet consumer expectations. Service, in this case, is defined as a service or service delivered by the service owner in the form of convenience, speed, relationship, ability, and hospitality aimed at the attitude and nature of providing services for customer satisfaction.

The services provided by the bank play a role in advancing the bank's business. Good service quality will minimize customer complaints against the bank. Good service quality from banks is a response made by banks to the wishes and needs of customers (Astuti and Mustikawati: 2013). By responding to customer desires, customers will feel more valued by the bank so the customer's decision to take KUR at BRI Bank is getting bigger. The high decision of customers to take KUR at Bank BRI can create loyal customers so that the chances of customers moving to other banks are getting smaller.

Literature Review

Service Quality

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Bank Interest Rate

Kasmir (2012:114) reveals bank interest can be interpreted as remuneration by banks based on conventional principles to customers who buy or sell their products. Interest can also be interpreted as the price that must be paid to customers (who have deposits) that must be paid by customers to the bank (customers who obtain loans) Keynes's view, is that the interest rate depends on the amount of money in circulation and liquidity preferences (demand for money), which What is meant by liquidity preference is the demand for money by all people in the economy.

The determination of the size of the deposit interest rate and the loan interest rate is strongly influenced by both, meaning that both deposit interest and loan interest influence each other. Other factors that influence the price are such as guarantees, timeframes, government policies, and profit targets. The main factors that influence the size of the interest rate setting are as follows (Kasmir, 2013: 137-140):

- a. Fund needs
- b. Competition
- c. Government policy
- d. Desired profit target
- e. Period
- f. Quality guarantee

- g. Company reputation
- h. Competitive products
- i. Good relationship
- j. Third-party guarantee

Every customer who obtains a credit facility from a bank will be subject to an obligation to repay, the obligation is carried out every period whether daily, weekly or monthly. This payment is better known as installments. The type of interest charged by the Bank is by taking into account the type of credit being financed. There are three models of charging interest rates that are often carried out by banks. The model for charging the type of interest rate in question is as follows:

1. *The flat rate* is a fixed interest rate every period so that the number of installments in each period is fixed until the loan is paid off. The calculation of the interest rate of this model is by multiplying the percent interest per period by the loan.
2. *Sliding Rate* is an interest rate calculation that is carried out by multiplying the percentage of interest rates per period by the remaining loan, so that the amount of interest paid by the debtor decreases, as a result, the number of installments paid decreases.
3. *A floating Rate* is an interest rate calculation that is carried out according to the interest rate for the month concerned. In this capital calculation, interest rates can increase, decrease or remain constant every period. Likewise, the number of installments paid depends on the interest rate in the month concerned.

Promotion

According to Kotler and Armstrong (2009: 72) promotion is an activity carried out by the company to communicate a product to consumers so that it can influence consumer buying interest in the company's products. Activities that communicate the merits of a product and persuade target customers to buy it.

Yupitri (2012) promotions are efforts made by banks to further introduce the bank to the wider community, both through electronic media and print media.

Stanton (2006) promotion is an element in a company's marketing mix that is used to inform, persuade and improve the company's products. Meanwhile, according to Gitosudarmo, promotion is an activity aimed at influencing consumers so that they can become acquainted with the products offered by the company to them and then they become happy to promote a product, which can be chosen in several ways, namely advertising, sales promotion, publicity, personal selling called the mix marketing.



From the various definitions above, it can be concluded that promotion is one of the communication tools in marketing activities that play a role in informing, persuading, and recalling the benefits of a product to encourage consumers to buy the product. Therefore, promotion is the most powerful means to attract and retain customers. One of the bank's promotional objectives is to inform all types of products offered and try to attract new potential customers. Then the promotion also serves to remind customers of the product, promotions also influence customers to buy and ultimately will improve the image of the bank in the eyes of its customers.

According to Kotler (2000a & 2000b) means of promotion are part of the marketing mix which consists of four variables, namely advertising (*Advertising*), sales promotion (*sales promotion*), personal selling (*personal selling*), and publicity (*publishing*).

Decision-Making

According to Mowen and Minor (2002), the perspective of decision-making describes a consumer as carrying out a series of steps certain steps at the time of making a purchase. These steps include problem recognition, search, evaluation of alternatives, selecting, and post-acquisition evaluation.

Hasan (2002) explains that in decision making, four elements or components of a decision must be understood: 1) the purpose of decision making, 2) identification of decision alternatives to solve problems, 3) calculation of factors that cannot be known beforehand/out of reach of humans, 4) means or tools to evaluate or measure the results of a decision making.

According to Kotler (2005), a person making a purchase decision can go through 5 stages, namely: 1. Introduction to needs; 2. Information search; 3. Evaluation of alternatives; 4. Buying decision; 5. After or post-purchase.

The indicators of customer decisions (Kotler: 2002) are:

1. Perception of seeing employee performance
2. Credit satisfaction offered
3. Provision of information on request
4. Distance from house to the bank
5. Service consideration

Furthermore, Widiastuti (2017) for credit analysis, the bank uses 7 (seven) "P" analysis benchmarks, namely *Personality, Party, Purpose, Prospect, Payment, Profitability, and Protection*.

Micro, Small, and Medium Enterprises (UMKM)

MSMEs are found in all sectors of the economy, including the manufacturing and trade industries. Because small industries and trades (IDK) are included in the UK limits according to Law no. 9 of 1995 concerning the UK, the IDK

limit is defined by the Ministry of Industry and Trade (Desperindag) as an economic activity carried out by individuals or households or entities, aiming to produce commercial goods or services of commerce with a net worth of at most Rp. 200 million and has an annual sales value of IDR 1 billion or less (Tambunan, 2001: 307-308).

According to Law Number 20 of 2008, precisely stated in article 1,UMKM can be explained in detail as follows:

1. Micro-enterprises are productive economic businesses owned by individuals and/or individual business entities that meet the criteria for micro-enterprises as stipulated in the law
2. Small business is a productive economic business that stands alone, which is carried out by individuals or business entities that are not subsidiaries or not branches of companies that are owned, controlled, or become part, either directly or indirectly, of Medium and Large Enterprises that meet the Business criteria. small as referred to in this law
3. Medium Enterprises are productive economic businesses that stand-alone, which are carried out by individuals or business entities that are not subsidiaries or branches of companies that are owned, controlled, or become a part, either directly or indirectly.

People's Business Credit (KUR)

Represents working capital or investment loans to debtors who have productive and viable businesses but are constrained in providing sufficient additional collateral. (BUMN: 2017).

In the context of empowering micro, small and medium enterprises (UMKM), job creation, and poverty alleviation, the government issues a policy package aimed at improving the real sector and empowering UMKM. UMKM development and empowerment policies include:

1. Improved access to retrieval sources
2. Entrepreneurship development
3. Increasing the MSME product market
4. MSME regulatory reform

KUR or people's business credit provided by banks to UMKM that are feasible but not yet bankable. This means that the business has good business prospects and can return.

People's Business Credit is a program designed by the Government but the source of the funds comes entirely from bank funds. The government provides loans against the KUR risk of 70% while the remaining 30% is borne by the bank implementing the KUR loan given to increase MSME access to sources of withdrawal to encourage national

economic growth. The banks that get KUR are Mandiri, BSM, BRI, BRIS, Bukopin, BTN.

KUR (People's Business Credit) is the government's solution for small businesses that require additional capital but have problems with promotion. By Presidential Instruction No. 6 of 2007 dated 8 June 2007 concerning the Policy for Accelerating Real Sector Development and Empowerment of UMKM and the Memorandum of Understanding between the Government, Banking, and Guarantee Companies on 9 October 2007, the Government launched the KUR (People's Business Credit) program through banks throughout Indonesia.

One of the banks appointed by the Government to serve KUR (People's Business Credit) is Bank Rakyat Indonesia (BRI). BRI can serve KUR (People's Business Credit) applications with a loan/credit limit starting from a minimum of Rp. as big as Ro. 25.000,-- up to a maximum of Rp. 500,000,000,- however, not all KUR (People's Business Credit) services can be found at BRI. According to our respondents, KUR (People's Business Credit) services are differentiated according to their work units, namely BRI Units and BRI Branch Offices. BRI Units are allowed to serve KUR applications up to a maximum of Rp. 5,000,000,-. Application for KUR (People's Business Credit) of more than Rp. 5,000,000,-- served by BRI Branch Office.

Research Framework

The better the quality of service, interest rates, and promotions, the better the customer's decision to use KUR and vice versa, the worse the quality of service, interest rates, and promotions, the worse the customer's decision to use KUR. The effect of improving service quality, interest rates, and promotions on customer decisions indicate a positive relationship. To clarify the influence of service quality, interest rates, and promotions on customer decisions in utilizing KUR funds, it is explicitly described in Fig. 1.

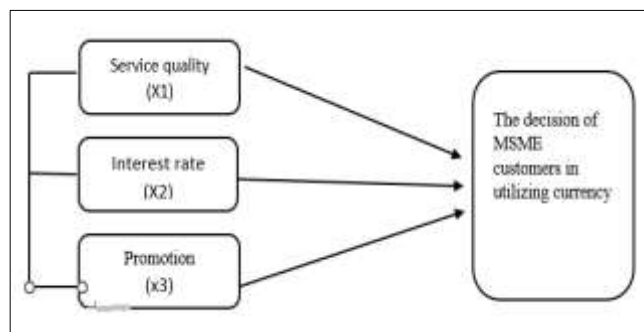


Fig. 1: Framework of the research

Research Methods

The type of research carried out is *field research*. When viewed from its nature, this research is descriptive analysis,

namely research that describes the data obtained in the field and then analyzed using the existing theoretical basis approach as a basis for analyzing. In addition, researchers use library research to help complete the data needed in research.

The research was conducted at BRI KCP Biromaru, Sigi Regency, Central Sulawesi because of the good and friendly service of the employees and the strategic location.

The population that will be used in this study are all customers who take KUR at BRI KCP Biromaru, Sigi Regency. According to Siregar (2017: 56), the sample is a data collection procedure, where only part of the population is taken and used to determine the desired properties and characteristics of a population. The sample in this study were some of the customers who took KUR at BRI KCP Biromaru, Sigi Regency.

Siregar (2017: 61) The size of the sample in this study was determined using the Slovin formula. The sample to be studied is 210 taken using the Solvin formula with an error rate of 10% or can be called a 90% confidence sample. The error limit that can be tolerated in this study is 10% so the total is 67.7 and the sample is rounded up to 68 customers. This sample collection technique is called *Probability simple random sampling*, meaning that it is a sampling technique that provides equal opportunities for every member of a population to be sampled.

Data collection techniques are a process of collecting primary and secondary data in a study (Siregar, 2017: 39). According to Sugiyono (2002), data collection methods commonly used in a study are interviews, questionnaires, and observation.

In this study, data were obtained using a questionnaire that was distributed directly to customers who took KUR at BRI KCP Biromaru, Sigi Regency. The questionnaire in question is a list of statements that must be answered by respondents who are samples from the study. Respondents will assess each statement using a Likert scale from the respondent's perception that the respondent strongly disagrees or strongly agrees which is considered a statement in the questionnaire.

The analytical method used in this research is multiple linear regression model analysis. A regression equation is a regression equation that involves several independent and dependent variables in the analysis.

Results And Discussion

Characteristics of Respondents

The general description of respondents describes the characteristics of respondents in this study. The characteristics of the respondents were collected directly from the results of the research included in the questionnaire. Disclosure of respondent characteristics is



expected to provide a clear picture of the identity of research respondents, namely the study of the implementation of service quality, interest rates, and promotions on the decisions of UMKM customers (Micro, Small, and Medium Enterprises) in Utilizing Kur (People's Business Credit) at Bank Bri Kcp Biromaru, Sigi regency central Sulawesi.

Table 1: Respondents Based on Age and Gender

No	Age (Years)	Gender		Amount (People)
		Male	Female	
1	20-25	2	1	3
2	26-30	3	5	8
3	31-35	10	10	20
4	36-40	11	5	16
5	41-45	8	9	17
6	>45	4	0	4
Total		38	30	68

Based on Table 1, it can be seen that respondents aged between 31-35 years amounted to 20 people with details 10 men and 10 women being the largest number of respondents by age. Respondents with the least by age were in the age range >45 years, namely 4 males and 0 females. Meanwhile, respondents based on gender were dominated by 38 male respondents and 30 female respondents.

Based on table 2, it can be seen that the number of respondents based on marital status, that many men are married with a total of 30 respondents from a total of 38 respondents.

Table 2: Respondents Based on Marital Status

NO	Gender	Married	Not married yet	Amount
1	Male	30	8	38
2	Female	18	12	30

Table 3: Respondents Based on Monthly Income

No	Monthly income	Gender		Amount
		Male	Female	
1	< 2 million	2	4	6
2	2-5 million	8	6	14
3	6-10 million	9	7	16
4	11-15 million	12	8	20
5	16-20 million	7	5	12
6	>20 million	0	0	0

Based on the data in Table 3, it can be seen that most respondents earn 11-15 million who are domiciled by men, as many as 12 respondents.

Based on the data from Table 4, it can be seen that most of the respondents have other types of work that are dominated by men, as many as 18 respondents. Meanwhile, the least number of occupations are farmers, in this study, there were no respondents who worked as farmers to take KUR.

Based on the results of Table 5, it can be seen that 68 respondents who took KUR taking at BRI KCP Biromaru were respondents who were Muslim.

Table 4: Respondents by Type of Work

NO	Gender	Type of work				
		Civil Servant	Employee	entrepreneur	Farmer	others
1	Male	8	7	5	0	18
2	Female	4	8	3	0	15
Total		12	15	8	0	33

Table 5: Respondents by Type of Religion

NO	Gender	Religion				
		Muslim	Christian	Catholic	Hindu	Budha
1	Male	36	0	0	0	0
2	Female	32	0	0	0	0
Total		68	0	0	0	0



Instrument Test Results

Based on the Table 6 it is known that the correlation value of all 2-star variables, and the significance value of the service quality variable, interest rate, promotion, and UMKM customer decision-making KUR <0.05, which

means the four variables are declared valid. It can also be proven by r arithmetic where the variables of promotion, location, service, customer interest, and KUR decision making > r table 0.306 means that the results of the validity test show that all items of the statement are valid.

Table 6: Validity Test Results

Variable	Questions item	r count	r Table	Significant 2 Tailed	Description
Service quality (X1)	Item 1	0,436**	0,306	0,000	Valid
	Item 2	0,371**		0,000	Valid
	Item 3	0,417**		0,000	Valid
	Item 4	0,557**		0,000	Valid
	Item 5	0,515**		0,000	Valid
	Item 6	0,707**		0,000	Valid
	Item 7	0,401**		0,000	Valid
Interest Rate (X2)	Item 1	0,858**		0,000	Valid
	Item 2	0,899**		0,000	Valid
	Item 3	0,645**		0,000	Valid
	Item 4	0,752**		0,000	Valid
	Item 5	0,695**		0,000	Valid
	Item 6	0,541**		0,000	Valid
	Item 7	0,354**		0,000	Valid
	Item 8	0,793**		0,000	Valid
	Item 9	0,346**		0,000	Valid
	Item 10	0,453**		0,000	Valid
Promotion (X3)	Item 1	0,929**		0,000	Valid
	Item 2	0,577**		0,000	Valid
	Item 3	0,860**		0,000	Valid
Decision-taking UMKM KUR Taking (Y)	Item 1	0,523**		0,000	Valid
	Item 2	0,631**	0,000	Valid	
	Item 3	0,727**	0,000	Valid	
	Item 4	0,449**	0,000	Valid	
	Item 5	0,701**	0,000	Valid	

**Correlation is significant at 0.01 level (2-tailed)

*Correlation is significant at 0.05 level (2-tailed)



From Table 7, it can be concluded that each variable has a *Cronbach alpha value* of more than 0.60 ($\alpha > 0.60$) so the data can be said to be reliable. So that the data can be used for measurement and subsequent research.

Table 7: Reliability Test Results

Variable	Cronbach's Alpha	Description
Service Quality (X1)	,835	Reliabel
Interest Rate (X2)	,803	Reliable
Promotion	,709	Reliable
Umkn's decision KUR withdrawal (Y)	,761	Reliable

Table 8 shows that the *Kolmogorof-Smirnov Test value* of the service quality variable (X1) is 1.232, the interest rate variable (X2) is 1.285, and the promotion variable (X3) is 1.251, and the MSME decision to take KUR (Y) is 1.281 and *asympt. sig. (2-tailed)* of the service quality variable (X1) of 0.096. The interest rate (X2) is 0.074, promotion (X3) is 0.088, and the MSME decision to take KUR (Y) is 0.075. This means that from the test results above that all the values obtained are both *KSZ* and *asympt.sig values. (2-tailed) > 0.05* which means that the residual value is normally distributed or meets the assumption of normality

Classic Assumption Test Results

Based on the results of the linearity test (Table 4.9), it is known that the value of *Sig. Deviation from linearity* on service quality variable is $0.970 > 0.05$, interest rate (X2) is 0.270, and promotion (X3) is 0.582, it can be concluded that there is a linear relationship between service quality (X1), interest rate (X2), promotion (X3) to the decision of SMEs to take KUR (Y).

If it is determined by the F value, it is known that the service quality variable (X1) F counts 0.131, the interest rate (X2) F counts 1.326, and promotions (X3) F counts 0.720. So it can be concluded that there is a linear relationship between service quality (X1), interest rates (X2), and promotions (X3) on UMKM decisions to take KUR (Y).

Data shown in the *Coefficient table* in the *Collinearity Statistics column*, it can be seen that the *tolerance* and VIF values are opposite and the VIF value is less than 10 where the VIF value for the service quality variable (X1) is 0.000, the interest rate variable (X2) is 0.000 and promotion (X3) is $0.004 < 10.00$ and the *tolerance value* on service quality (X1) is 22.567, interest rate (X2) is 3.022, promotion (X3) is 15,897. The conclusion obtained is that the variables of service quality (X1), interest rates (X2), and promotions (X3) escape the symptoms of multicollinearity, meaning that there is no multicollinearity (Table 10.)

Based on the data given in Table 11, it can be seen that the service quality variable (X1) is significant at 0.146, the interest rate (X2) is 0.258, and promotion (X3) is 0.801, where when the variable sig value > 0.05 , it means that there is no heteroscedasticity.

Table 8: Normality Test Results

	KP (X1)	TSB (X2)	Promosi (X3)	Keputusan (Y)	
N	68	68	68	68	
Normal Parameters(a,b)	Mean	8,40	10,76	7,78	7,59
	Std. Deviation	6,913	7,804	6,464	6,497
Most Extreme Differences	Absolute	,149	,156	,152	,155
	Positive	,149	,156	,152	,149
	Negative	-,142	-,148	-,147	-,155
Kolmogorov-Smirnov Z	1,232	1,285	1,251	1,281	
Asymp. Sig. (2-tailed)	,096	,074	,088	,075	

- a. Test distribution is Normal
- b. Calculated from data



Table 9: Linearity Test Results

			Sum of Squares	Df	Mean Square	F	Sig.
Keputusan Pengambilan KUR * KP	Between Groups	(Combined)	12705,882	4	2541,176	18,235	,000
		Linearity	12632,631	1	12632,631	90,651	,000
		Deviation from Linearity	73,252	3	18,313	,131	,970
	Within Groups		8640,000	63	139,355		
	Total		21345,882	67			

ANOVA Table

			Sum of Squares	Df	Mean Square	F	Sig.
Keputusan Pengambilan KUR * TSB	Between Groups	(Combined)	12096,000	4	2419,200	16,215	,000
		Linearity	11304,583	1	11304,583	75,772	,000
		Deviation from Linearity	791,417	3	197,854	1,326	,270
	Within Groups		9249,882	63	149,192		
	Total		21345,882	67			

ANOVA Table

			Sum of Squares	Df	Mean Square	F	Sig.
Keputusan Pengambilan KUR * Promosi	Between Groups	(Combined)	6123,596	4	1224,719	4,988	,001
		Linearity	5416,748	1	5416,748	22,062	,000
		Deviation from Linearity	706,848	3	176,712	,720	,582
	Within Groups		15222,287	63	245,521		
	Total		21345,882	67			

Table 10: Multicollinearity Test Results

Model	Unstandardized		Standardized Coefficients Beta	Sig. VIF	Collinearity Statistics	
	B	Std. Error			B	Std. Error
1 (constant)	-86.801	5,872		,000	,838	,405
KP	,993	,044	,804	,000	-1,472	,146
TSB	,153	,051	,104	,004	-1,141	,258
Promotion	1,011	,064	,540	,000	-253	,801

Table 11 Heteroscedasticity Test Results

Model	Unstandardized		Standardized Coefficients	t B	Sig Std. Error
	B	Std. Error			
1 (constant)	-262	,313		,838	,405
KP	-243	,165	-2,524	-1,472	,146
TSB	-024	,021	-,211	-1,141	,258
Promotion	-016	,064	-0,30	-253	,801



Data Analysis Results

Based on Table 12, the results of the t-test processing can be concluded as follows:

1. The significance value of the service quality variable (X1) is $0.000 < 0.05$ and the t count value is $22.567 > t$ table 1.670 meaning that there is a significant influence between service quality (X1) on UMKM decisions to take KUR (Y). The conclusion is that the better the quality of service offered to customers, the more customers will take KUR at BRI KCP Biromaru Sigi Regency.

2. The significance value of the interest rate variable (X2) is $0.004 < 0.05$ and the t-count value is $3.022 > t$ table 1.670, meaning that there is a significant influence between the interest rate (X2) on UMKM decisions to take KUR. The conclusion can be drawn that customers find it easy to rate interest rates.

3. The significance value of the promotion variable (X3) is $0.000 < 0.05$ and the t-count value is $15.897 > t$ -table 1.670, meaning that there is a significant influence between promotion (X3) on UMKM decisions to take KUR (Y). The conclusion is that the customer feels comfortable with the promotion given by the bank and then the customer's decision arises.

Based on the Table 13, it is known that the significance value for the effect of X1, X2, and X3 simultaneously on Y is $0.000 < 0.05$ and the calculated F value is $370.771 > 2.03$ so it can be concluded that there is an effect of X1, X2, X3 simultaneously on Y.

Based on Table 14, it is known that the R Square value of 0.959 means that the influence of the variables X1, X2, and X3 simultaneously on Y is 95.9% while the remaining 4.1% is influenced by other factors not examined

Table 12: Test Results

Model	Unstandardized		Standardized Coefficients	t	Sig
	B	Std. Error			
1 (constant)	-86,801	5,872		14,781	,000
KP	,993	0,44	,802	22,567	,000
TSB	,153	0,51	,104	3,022	,004
Promotion	1,011	,064	,540	15,897	,000

Table 13: F Test Results

Model	Sum of squares	Df	Mean Square	F	Sig
1 Regression	20476,079	3	5119,020	370,771	,000 (a)
Residual	869,804	64	13,806		
Total	21345,882	67			

- a. Predictors: (Constant) Service quality, promotion, interest rate
- b. Dependent Variable: UMKM decision KUR taker

Table 14: Determination Test Results

Model	R	R Square	Adjusted R Square	Std. Error of the estimate
1	.959 (a)	.959	.957	3.71570

- a. Predictors: (Constant), promotion (X3), Service quality (X1), interest rate (X2)



Research Discussion

1. *The Influence of Service Quality on MSME Decisions to Take KUR*

$$X1 \rightarrow Y = 0.802$$

The coefficient value between service quality (X1) on the decision of UMKM to take KUR financing directly is 0.802 and the significance is 0.000, which means that hypothesis 1 can be accepted because the coefficient value (0.802) is positive and the significance value (0.000) <0.05. This means that there is a positive and significant influence between service quality (X1) on the decision of UMKM to take KUR (Y) at BRI KCP Biromaru, Sigi Regency.

The service factor has five dimensions regarding service quality according to the theory of Fandy Tjiptono (2012: 4), namely: Physical evidence, Reliability, Responsiveness, Guarantee, and Empathy. The five dimensions were revealed in several statements, such as feeling satisfied because the office facilities were adequate, the appearance of the employees was polite, neat, and friendly and the waiting time was not too long. The better the service provided, the more added value for customers who decide to take KUR at BRI KCP Biromaru Sigi Regency.

This is by the research conducted by Muhammad Syaffi* who explained in the results of his research that the service affects customer decision-making to choose BRI. It can be seen that good and fast service can influence the decision-making of MSMEs in taking KUR at BRI KCP Biromaru, Sigi Regency. Customers will be satisfied to get good service and as expected.

2. *The Influence of Interest Rates on MSME Decisions to Take KUR*

$$X2 \rightarrow Y = 0.104$$

The coefficient value between the interest rate (X2) and the UMKM decision to take KUR (Y) directly is 0.104 and the significance is 0.004 which means that hypothesis 2 can be accepted because the coefficient value is positive (0.104) and the significance value is 0.004 <0.05. This means that there is a direct influence between the interest rate (X2) on UMKM decisions to take KUR (Y) at BRI KCP Biromaru, Sigi Regency.

The results of this study are also by research conducted by Amalia Nurul Hidayati (2013) which states that there is an influence between interest rates on customer decisions to make decisions at BRI Tulungagung bank.

The Effect of Promotion on UMKM Decisions to Take KUR

$$X3 \rightarrow Y = 0.540$$

The coefficient value between promotion (X3) on the decision of UMKM to take KUR (Y) is 0.540 and a

significance of 0.000 which means that hypothesis 3 is accepted because the coefficient value is positive (0.540) and the significance value (0.000) <0.05. This shows that there is a direct and significant influence between promotion (X3) on the decision of SMEs to take KUR (Y) at BRI KCP Biromaru, Sigi Regency.

Based on the theory of Kotler and Armstrong (2009: 72) broadly speaking, there are four kinds of promotional tools that can be used by banks, namely *advertising*, sales promotion, and direct marketing. Then from these indicators, it can be derived in several statements such as proposing to take KUR because it is interested in advertising such as brochures, and canvases in the market because it is free of administration fees and is offered directly by its employees.

The results of the three questions indicate the results agree with the answers to the questionnaire. Then the promotion factor is considered by customers at BRI KCP Biromaru, Sigi Regency to decide to take KUR at the bank.

Promotion is an activity carried out by the company to communicate a product to consumers so that it can influence consumer buying interest in the company's products. Promotion is an important activity for every company including banks because no matter how good the product is if it is not known by the customer, the product will not succeed in the market.

The results of this study are from research conducted by Zulkifli Zainuddin et al (2016) which described the results of their research, namely the marketing mix in which promotions have an effect on customer decisions in choosing products for the Ciputat Islamic Bank Branch.

Conclusion

Based on the results of research and discussion using the multiple linear regression analysis methods, it can be concluded as follows:

1. Service has a positive and significant impact on the decisions of UMKM customers in utilizing KUR at BRI KCP Biromaru, Sigi Regency. service must also be considered because when the bank's service to customers is good and satisfactory, this can make the customer's decision to make transactions at the bank.
2. The interest rate has a positive and significant effect on the decisions of UMKM customers in utilizing KUR at BRI KCP Biromaru, Sigi Regency. Low-interest rates and cheapness can also affect the customer's decision to choose to make transactions at the bank.
3. The promotion has a positive and significant impact on the decisions of UMKM customers in utilizing KUR at BRI KCP Biromaru, Sigi



Regency. Promotion is very important in the marketing mix because from the promotion, customers can get information about a product that can make customers interested in buying it.

4. Service quality, interest rates, and promotions have a positive and significant impact on the decisions of UMKM customers in utilizing KUR at BRI KCP Biromaru, Sigi Regency.

Recommendations

Based on the results of the research that have been presented in the conclusion section, then some suggestions are put forward which are considered relevant and are expected to provide input to all interested parties as follows:

1. From the results of research conducted, the quality of service, interest rates, and promotions have a positive and significant impact on the decisions of UMKM customers in utilizing KUR at BRI KCP Biromaru, Sigi Regency. This means that from the service quality variable, interest rates and promotions provided by banks to customers are good. So, it is expected from the bank to continue to pay attention and improve both the quality of service, interest rates, and promotions so that customers remain consistent and subscribe to take advantage of KUR at BRI KCP Biromaru, Sigi Regency.
2. The results of the research carried out can be a reference for further researchers and it is recommended to examine other variables that influence the decisions of UMKM customers in utilizing KUR such as *brand image*, trust, religiosity, price, and so on. As well as on different objects that may influence the customer's decision to take KUR.

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