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An Analysis on the Factors Affecting Credit Selection In BPR to Increase Competitiveness

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Abstract

Bank Perkreditan Rakyat (BPR) is a part of the banking financial institutions apart from the commercial banking. One of the activities of the BPR is to distribute the credits as done by the commercial banks. The problems of BPR as micro financial institutions. In doing their business to distribute the credit up to certain amount, are the commercial banks which have more competitive advantages, in both the price and facilities provided. The objective of this research is to identify the factors influencing the customers in making decisions to take the credit at BPR. By identifying the determinant factors in choosing the banks, BPR can use it to improve their services to the customers and at the same time BPR can use it as a strategy in giving credit to the customers or debtors. The method used in this study was regressive logistic method, which was used to identify what factors determine the customers to choose credit at BPR. The conclusion is that the procedures and personality of the staffs are the main factors making the customers choose credits at BPR.

Keywords : Bank Perkreditan Rakyat, Process, People

Introduction

According to the banking law number 7 of 1992 concerning banking as amended by Act number 10 of 1998, bank is a business entity that collects funds from the public in the form of deposits and distributes it to the public in the form of credit and or other forms in order to improve the level of people's lives. Banks are divided into commercial banks, i.e. banks conducting conventional business activities and / or based on sharia principles on which their activities, do not provide services in payment traffic. Bank Perkreditan Rakyat (BPR) is a bank conducting business in a conventional manner or based on sharia principles, which in its activities do not provide services in the payment traffic. In its operation, BPR operates more in village or districts with financing scale relatively smaller compared to commercial banks. On the other hand, commercial banks operate more in big cities and provide relatively larger financing scales.

In the city of Surabaya there are several BPR headquarters that run banking business either accepting deposits or lending to customers. They run their business by providing credit as done by commercial banks.

BPR is a financial industry in the field of services and one of its business activities is the provision of credits, in a certain amount up to about 1 billion Rupiah, rely on the amount of Loan Authority Limit adjusted to the capital of BPR. This is because customers who

are served by BPR in general are those who have business in the medium scale. On the other hand, commercial banks in conducting its business activities also provide loans for the customers from medium to upper scale business. Interbank lending procedures are generally not different. The difference lies in the procedure and terms of credit (Kasmir, 2012). Some commercial banks are also specific to extend credits ranging from 250 millions to hundreds of billions. In situations where there is an increment between a certain amount of credit granted by either a BPR or a commercial bank, there is competition in the fight to get the customer. Therefore it is interesting to do further research on what factors cause customers to choose BPR as a place to get credit compared with choosing to get credit from commercial banks, especially in case of credit for business activity.

In creating a service product, then the success in the delivery of service products to consumers or customers, there are 7 factors determining the success. These include product, price, promotion, place, people, physical evidence and process. Therefore, researchers will know more about the factors that affect the selection of products

Purpose of the research.

This study aims to determine what factors are the considerations of customers in utilizing credit from the BPR in Surabaya. By identifying the factors that influence the decision making, the BPR can focus more on handling the factor and make it as one strategy to compete.

Theoretical Framework and Hypothesis

According to Kaynak and Kucukemiroglu (1992), the bank is a highly competitive industry not only competing with the banking industry, but also with other financial industries non-banking such as cooperatives, leasing or other financial institutions. For the banking industry itself, one of the business activities is the provision of credit in a certain amount of good competition between the financial institutions of the bank, in this case between BPR and commercial banks. Therefore, the bank should improve the specific strategy in selling its products in order to win the competition in the field of financial services business. In creating a competitive advantage for business-related services, Lovelock (1999) in *Service Marketing and Management* provides a reference in marketing service products. Marketing a service product is done through a strategy called 7 P strategy which includes Product, Price, Promotion, Place, Physical Evidence, People and Process. The 7 P can be explained briefly as follows. Product is a result or creation that will be purchased or consumed by a buyer that can increase the value of the buyer. Price includes all costs incurred to get the product until it can be used or consumed. Promotion includes all businesses used to attract customers in the use of products. Place includes the location or place where the product can be purchased or consumed.

The 7 elements of marketing the service above are the basis or the rationale used in previous research conducted by Zainuddin (2016) entitled “Analysis of the Factors in Customer's Decision Making to Choose Banking Financing Products”. The result of research indicated that the important factors in determining the selection of BPR in a row are process factor consisting of Standard Operating Procedure or working procedure, job description, procedure in problem solving and Just in time or timeliness in delivery. It was also disclosed by Goiteom (2011) in its thesis “Bank Selection Decision: Factors Influencing the Choice of Banking Services in India” which indicated that the bank selection decision lies in the convenience of connecting and providing uncomplicated service. In the research of Fatwa (2014) on the analysis of several variables that affect the customer's decision in choosing Banking products, he found that the service factor in the form of ease of transactions became the choice of customers in choosing the bank. While Aregbeyen (2011) in *The Determinant of Bank Selection Choice by Customers: Recent and Extensive Evidennce* from Nigeria concluded in his

research that quick service and minimum waiting time is one of the criteria in bank selection (see table 1).

Based on Zainuddin (2016) research and other preliminary research as mentioned earlier, this research will be conducted with the scope of the object under the study which includes BPR in the municipality of Surabaya. Variable factors used include 7 P. This study is different from the previous research in that it has a wider object, that is, not only one BPR but also some BPRs in the municipality of Surabaya. It is interesting to do further research because Surabaya is the capital city of East Java province where in the city of Surabaya competition between banking financial institutions is increasingly tight. This is proved by the operation of national private banks and foreign private banks, and some BPRs. Therefore, BPR should compete not only with commercial banks which are relatively more modern and diverse types of services provided but are also in terms of cost or interest rate offered. Besides, BPR also gets a competitor from other financial institutions such as cooperatives that have ease in service procedures, especially credit offered. So BPR is in the middle of financial institutions, namely commercial banks and Koperasi/cooperatives, especially those engaged in saving and loan activities.

Tabel 1 : Researches on BPR

Years	Researchers	Title of the study	Research result
2016	Zainudin	“Analysis on the Factors in Decision Making by the Customers in Choosing Banking Financial Products.”	Important Factors in determining the selection of BPR were Standard Operating Procedure or working procedure, job description, procedure in solving problems and Just in time or timeliness in conveying it.
2014	Fatwa	“Analysis of Several Variables that affect the customer’S decision in chosing Product of Banking”	Factor of services in the form of ease of transactions became the choice of customers in choosing the bank
2011	Goiteom	“Factors Influencing The Choice of Banking Services in India”	The decision to choose a bank lies in the convenience of communication and uncomplicated service.
2011	Aregbeyen	“The Determinant Factors of Choosing the Bank by the Customer : Recent and Extensive Evidennce from Nigeria”	Quick service and minimum waiting time are the some of the criteria in choosing the bank.

Sources:: Various Researches Compiled

In Zainudin (2016) study, there are three components in the process variables that determine customers to choose BPR. The first is the System Operating Procedure, which means that the customer chooses BPR because of the process that involves the system operating procedure. The clarity and ease of procedure in giving credit will greatly help the customers because generally the customers in choosing the bank do not want to be convoluted and what they request is a procedure that is easy to do. The second is a job description, meaning that the customer in dealing with the bank is willing to know which part of the customer should be in touch and does not feel confused because of his ignorance to deal with when having difficulties. The third is Just in time in which customers usually hope that loan demand can be received on time and does not require a long time. While in the research by Goitom (2011), factors that influence the convenience that is associated with the service provided shows a clear and easy procedure. And service providers are people including their hospitality in providing services. To win the competition, then in the marketing strategy, banks have to know what factors affect the customers to choose the bank Ezech (2016). This will be used to improve the competitiveness of BPR as well as to improve the quality of services to customers

Research Method

The method used in this study was the Stratification Sampling or Stratified Sampling in Sugiyono (2011) in which the data taken were the data of debtors from BPR located in the city of Surabaya and had a credit ceiling between 100 millions to 1 billion. The election was made on the grounds that the commercial banks no longer provide credit on a small scale or less than 100 million. Factors considered by commercial banks that are no longer providing financing criteria on a small scale are cost efficiency factors, whereas BPRs do not extend credit above 1 billion due to the limitation of Crediting Authority (BMPK) and the adjustment for capital adequacy. Therefore, the average credit given was 1 billion at maximum.

This study used a model as used in Zainuddin's research (2016) using dependent and independent variables with variations in changes in data analysis. The dependent variable in this research were: decision in choosing product (1 for choosing BPR product and 0 for not selecting BPR product) while the independent variable consists of: Products, is measured with product diversity or variety, flexibility of payment / installment and use of technology. Prices, is measured by the amount of interest given, notary fees, penalty for delay and provision. Promotion, is measured by the question of how to deliver information, discounts and gifts. Place or locations, is measured by affordability, convenience and representative questions. People are measured by friendliness questions, problem solving skills and product understanding. Physical Evidence or real proof of product, is measured by questions of ease of comprehension. Process is measured by question of ease of procedure, clarity of job description, work procedure and speed.

However, in the method for data processing, the researcher had more emphasis on decision making factor in choosing BPR as a place to get credit and the model used was logistic regression method. The research model can be described as follows

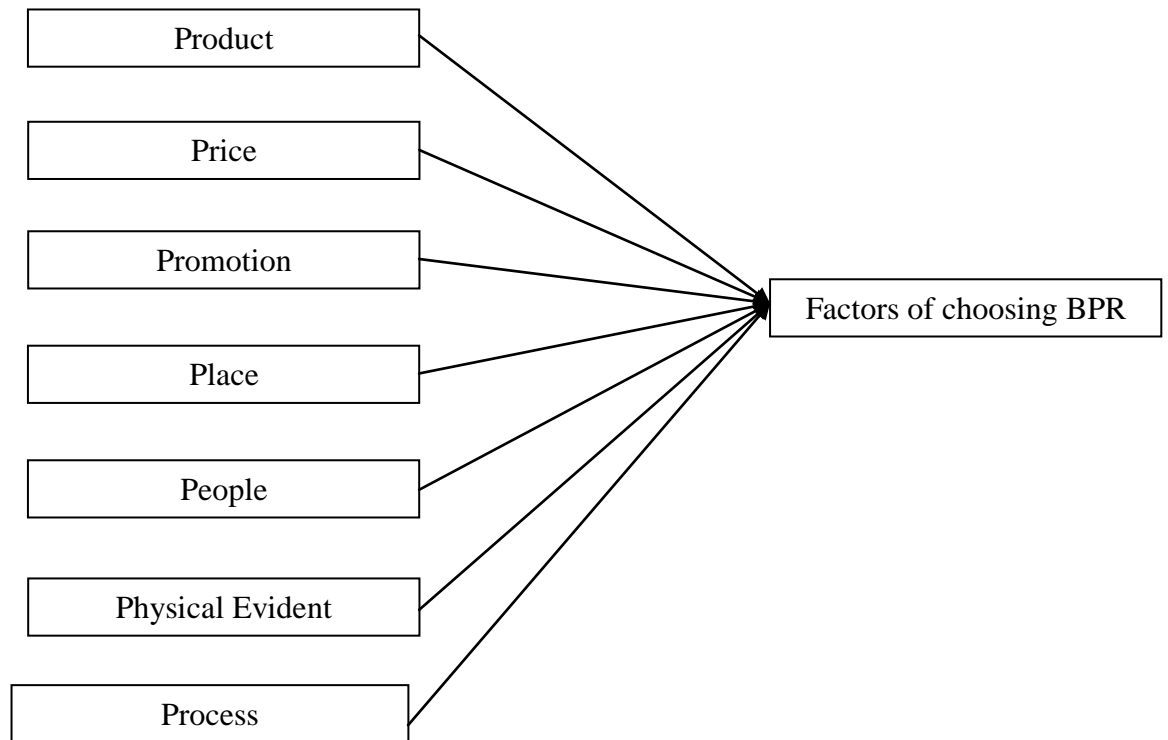


Figure 1
Research Model in Decision Making

For data analysis techniques using logistic regression analysis on logistic regression, the researcher predicted the dichotomized scale-bound variable. The dichotomy scale in question was the scale of nominal data with two categories of satisfaction and dissatisfaction in choosing to take credit in the credit bank people. The dependent variable in this research was the accuracy of BPR Credit election which including satisfied and dissatisfied, while the independent variables are Product, Price, Promotion, Place, People, Physical Evidence and Process. The formula for logistic regression analysis in this study are:

$$\ln \left[\frac{P}{1-P} \right] = a + \beta_1 P_d + \beta_2 P_r + \beta_3 P_m + \beta_4 P_l + \beta_5 P_o + \beta_6 P_e + \beta_7 P_s + e$$

Notes:

P	= Probabilita Logit
a	= Konstanta
P_d	= <i>Product</i>
P_r	= <i>Price</i>
P_m	= <i>Promotion</i>
P_l	= <i>Place</i>
P_o	= <i>People</i>
P_e	= <i>Physical evident</i>
P_s	= <i>Prosess</i>
e	= <i>Error</i>

In this study, hypothesis conducted formerly before the the start of the study consisted of seven hypotheses namely:

Hipotesis 1:

$H_1: \beta_1 > 0$ means *Product* has positive effect on accuracy of choosing BPR

Hipotesis 2:

$H_1: \beta_2 > 0$ means *Price* has positive effect on accuracy of choosing BPR

Hipotesis 3:

$H_1: \beta_3 > 0$ means *Promotion* has positive effect on accuracy of choosing BPR

Hipotesis 4:

$H_1: \beta_4 > 0$ means *Place* has positive effect on accuracy of choosing BPR

Hipotesis 5:

$H_1: \beta_5 > 0$ means *People* has positive effect on accuracy of choosing BPR

Hipotesis 6:

$H_1: \beta_6 > 0$ means *Physical Evident* has positive effect on accuracy of choosing BPR

Hipotesis 7:

$H_1: \beta_7 > 0$ means *Process* has positive effect on accuracy of choosing BPR

Results of Data Analysis

This research is conducted based on the respondents, those are credit customers from BPR who have head office in Surabaya. The customer is classified again based on the amount of credit received or given by BPR that is the amount of 100 million and up. The main reason for taking the sample with the amount of 100 million and up is because at that amount there is a choice of customers who will choose to take credit or loans in BPR or in commercial banks. Not all commercial banks are willing to provide loans in the amount of 100 million, considering that the market share of commercial banks is in the medium and upper financing scale. From the results of research with help of data logistic regression SPSS to customers of BPR located in the city of Surabaya, the following results are found:

Prior to testing data, it will be tested factor validity and reliability. The results of the validity and reliability tests show the following results.(see tabel 2)

Tabel 2 : Simultaneous Test on Omnibus Tests of Reliability and Validity

	Corrected Item-Total Correlation	Cronbach's Alpha
x1.1	0.495	0.732
x1.2	0.633	
x1.3	0.558	
x2.1	0.426	0.661
x2.2	0.419	
x2.3	0.584	
x2.4	0.347	
x3.1	0.397	0.621
x3.2	0.395	
x3.3	0.521	

x4.1	0.606	0.741
x4.2	0.484	
x4.3	0.627	
x5.1	0.618	0.703
x5.2	0.471	
x5.3	0.485	
x6.1	0.570	0.777
x6.2	0.642	
x6.3	0.628	
x7.1	0.516	0.765
x7.2	0.544	
x7.3	0.729	
x7.4	0.484	

Sources: Summary result of data analysis

Data in Table 2 above show that corrected item-total correlation each item statement is more than 0.30 which means everything is declared valid. The test of the reliability of each variable shows that all variables have Cronbach's Alpha more than 0.60 which means all the variables are declared reliable

The first test produced in logistic regression is the Omnibus Tests of Coefficients Model. This test is to determine whether there is a significant influence, that is, independent variable ($x_{1,2} \dots 7$) to the dependent variable (Y). Using a 95% reliability level, then the significant value of the omnibus test should be below 0.05. In accordance with the calculation, with the help of SPSS then we got the test statistic value = 62.219 with a significant level value (p-value) of 0.000. Since the level of significance (p-value) is less than 5%, it can be concluded that at least one or more independent variables ($X_{1,2} \dots 7$) affect the dependent variable (Y) or in other words, the independent variable ($X_{1,2} \dots 7$) or product, price, place, promotion, people, physical evidence, process simultaneously has significant effect on dependent variable (Y) at 5% significant level (see table 3).

Tabel 3 : Simultaneous Test on Omnibus Tests of Coefficients Model

		Chi-square	df	Sig.
Step 1	Step	69.219	7	.000
	Block	69.219	7	.000
	Model	69.219	7	.000

Sources: Result of data analysis

The next test is a test to measure suitability using the Hosmer and Lemeshow Test model. The value of test statistics is generated at 1.442 with a significant level (p-value) of 0.994. Since the level of significance (p-value) is greater than 5%, the result is not able to be rejected H_0 and it can be concluded that the model is appropriate (there is no difference between the observation result and the possibility of model prediction) or in other words, logistic regression analysis is feasible (see table 4)

Tabel 4 : Suitability test of Hosmer and Lemeshow Test Model

ep	Chi-square	df	Sig.
1	1.442	8	.994

Sources: Result of data analysis

The next test is a test to measure the Coefficient of Determination (R²), i.e. to test the extent to which the Independent variable (X_{1,2 ... 7}) is able to explain the dependent variable (Y). Looking at the value of Nagelkerke R Square of 89.7% it means that the variable X_{1,2 ... 7} is able to explain 89.7% while a 10.3% is explained by another variable (table 5)

Tabel 5 : Determinaton Coefficient (R2) Summary Model

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	16.731 ^a	.673	.897

Estimation terminated at iteration number 8 because parameter estimates changed by less than .001.

Source: result of data analysis

The next test is to test the level of accuracy of the model or prediction. The model test shows that there are 57 the precise classification of the total of 62 respondents or in other words, precision of logistic model reached 91.9% (table 6)

Tabel 6 : Level of precision of Classification Table model

Observed			Predicted		Percentage Correct
			choose		
			0	1	
Step 1	Not choose	0	3	3	50.0
		1	2	54	96.4
Overall Percentage					91.9

The cut value is .500

Source : result of data analysis

The final result of a decision-making model is an interpretation of the results of data processing (table 7). It is said if significant variable X is <0.05. based on data from table 4, there are 2 variables of X, that is, X₅ and X₇ with the results <0.05 which means it has a significant influence. While in X₁, X₂, X₃, X₄ and X₆ the resulting value is greater than 0.05.

Tabel 7 : Interpretation of Odds Ratio Variables in the Equation

	B	S.E.	Wald	df	Sig.	Exp(B)
Step 1 ^a x ₁	-.597	1.105	.292	1	.589	.550
x ₂	-1.632	1.528	1.142	1	.285	.195
x ₃	.989	1.733	.326	1	.568	2.689
x ₄	-.955	1.567	.371	1	.542	.385
x₅	2.369	1.197	3.920	1	.048	10.689
x ₆	-2.130	1.491	2.040	1	.153	.119
x₇	2.484	1.248	3.963	1	.047	11.989

Variable(s) entered on step 1: x₁, x₂, x₃, x₄, x₅, x₆, x₇.

Source: Result of data analysis

The result of the data analysis using SPSS (Statistical Package for the Social Sciences) shows the result of the equation or n model as follows:

$$\pi(X) = \frac{\text{Exp}(-0,597 X_1 - 1,632 X_2 + 0,989 X_3 - 0,955 X_4 + 2,369 X_5 - 2,130 X_6 + 2,484 X_7)}{1 + \text{Exp}(-0,597 X_1 - 1,632 X_2 + 0,989 X_3 - 0,955 X_4 + 2,369 X_5 - 2,130 X_6 + 2,484 X_7)}$$

While the logic transformation of the model is

$$g(x) = -0,597 X_1 - 1,632 X_2 + 0,989 X_3 - 0,955 X_4 + 2,369 X_5 - 2,130 X_6 + 2,484 X_7$$

Discussion on the data analysis result.

Based on the results of data if using SPSS as seen from table 6 and logistic regression equation then it can be explained as follows:

From 7 independence variables consisting of Product (X₁), Price (X₂), Promotion (X₃), Place (X₄), People (X₅), Physical evident (X₆) and Process (X₇), then there are 2 variables that have significant influence : People (X₅) and Process (X₇). The other variable results are not significant where both are > 0.05. Such things can be explained one by one.

Product of banks, especially credits, may be in the form and variations of commercial banks and BPR are the same, i.e. the provision of loan money to be returned at the agreed time. While the type is generally the same i.e. working capital loans, investment and consumer by way of repayment of the same relative loan is to pay interest only or pay the principal and interest. The difference is only on the issue of repayment terms. Therefore independent factor, that is, X₁, in the form of loan product does not significantly influence the customer in choosing to take credit in commercial bank or in BPR. So, based on the results if the data analysis, it can be concluded that hypothesis 1 is rejected.

Price is the price to be paid by the customer in the form of loan interest, administrative fee, notary fee to be paid by customers who enjoy the product of credit given. The price of the offered product is one of the dependent factors that X₂ is the customer's consideration in choosing the product of BPR. The interest factor is not a factor influencing the decision of choosing the product in BPR. This can be explained because in general the customer chooses BPR credit for a short period of time for urgent needs so that the price factor is not a major consideration when compared with commercial banks that provide prices or the interest is relatively lower than the BPR. So, based on the results off the data analysis, it can be concluded that hypothesis 2 is rejected.

Promotion is an attraction where customers are willing to choose products offered. Promotions offered by commercial banks are generally more challenging when compared with BPR, in that BPR rarely makes promotions in newspapers. Besides the price is expensive, the cost will be quite significant when compared with other expenses. BPR can be said as banks which never give gifts to its customers when compared with commercial banks that give gift to its customers. Therefore, promotion factors represented in the independent variable X_3 has no effect on the decision in choosing a BPR. Thus, based on the results of data analysis, it can be concluded that hypothesis 3 is rejected.

Place is the place of the BPR to run business activities. The results of the data analysis show that the place represented by the independent variable X_4 has a negative or no effect on the selection of BPR. This can be explained further that customers of BPR do not care about the place or location of the bank. Furthermore, it can be explained that the activities for customers to go the location of BPR are done 12 times in a year, when paying interest or installment fees are done every month. This is also because the BPRs do not have products in the payment traffic so that the customers in general go to BPR to deposit money as repayment of loans or installments. Thus, based on the results of data analysis, it can be concluded that hypothesis 4 is rejected.

Physical evidence is an evidence of what is produced either in the form of product records and display of facilities or infrastructure as a factor that has no effect. This is because customers are not concerned with display information such as savings books, rooms, buildings or other physical displays. Physical evidence is an independent variable initiated by X_6 which has a negative influence on the decision in choosing a BPR. Thus, based on the results of data analysis, it can be concluded that hypothesis 6 is rejected.

In contrast, factors that have a significant influence on the decision in choosing a BPR are the factor of people represented by the independent variable X_5 and the process factors represented by the independent factor X_7

People, in this case are bank employees both leaders and staffs of BPR serving the customers. Customers of BPR are generally obtained from the approach of bank employees acting as marketing and customer service employees, acting to serve the needs of customers. The factor of people represented by independent variables X_5 has a significant influence. Employees of BPR are generally very close and friendly with customers compared to the employees of commercial banks. This is because the number of customers of BPR in general is smaller and they get more attention than the customers of commercial banks which have more customers. When seen from the amount of credit provided, the customer of BPR can be said to be the main customer or prime customer with the loan amount of 500 million rupiah. Thus, with the same amount, a customer can be a prime customer in BPR but ordinary customers in commercial banks because the prime customer will affect the quality of service. Prime customers are usually served in special and extra way. Therefore, customers choose BPR as a place to get credit due to the service of BPR which is more touching and in accordance with the expectations of customers. So, based on the results of the data analysis, it can be concluded that hypothesis 6 is accepted.

Process as an independent variable which, in this research, is represented by X_7 , is a way of delivering the product up to or used by the customer. One of the main factors of customers choosing credit in BPR is that the procedure in obtaining credit is not complicated but it is simpler than the requirements requested by commercial banks... If the BPR can provide a decision in a matter of days, then for commercial banks in general it can take weeks or months. The speed to get credit approval is what customers really want to improve their business with the help of credit. So, based on the results of the data

analysis, it can be concluded that hypothesis 7 is accepted. When compared with previous research, the research on BPR in Surabaya shows the same results regarding the factors considered in making decision to take credit in the BPR, that is, the process factor with various kinds of attributes. Previous research identified factors related to work procedure such as just in time, standard operating procedure and speed of service. Similarly, this research identified factors such as simple, easy to understand and not complicated (Zainudin,2016). This is in line with the underlying theory which has been proposed that when it is concerned with problem of the process related to the ease of procedure, the main concerns are clarity of job description, work procedures and speed (Lovelock, 1999). On the other hand, there is one thing not clearly identified in previous research but found in this study: the problem of people. This includes hospitality, problem-solving skills and understanding of the product as stated in the theory which has been pointed out earlier. In previous research, the people factor was made one with the service factor (Fatwa,2014) and comfort to react (Goiteom, 2011)

Conclusion and Suggestions

Based on the results of research and data analysis using logistic regression, it can be concluded that for customers of BPR in Surabaya, the most important factor for the debtor in determining to choose credit in BPR is the process factor, that is, the speed in giving credit decision and lending procedures which are not complicated or in other words, simple and easy to understand by the customers. The second determinant factor is the people or employees, that is, how customers are treated and served by the employees. The service providers or employees, especially the leaders of BPR are easy to meet because they are in the office. Employees of BPR are friendly in giving solutions to customer's problems and employees who respect the customers is another factor that affects the decision of customers in choosing BPR products. Customers feel valued and respected because the employees help solve their problems in a friendly and fast manner. The Implications, as a micro-finance institution, BPR has been able to compete with non-micro financial institutions, namely commercial banks in certain amount of credit scales. BPR has its own uniqueness in serving the customers, that is, speed and friendliness. If this uniqueness is the positioning of BPR and it is not maintained, it is not impossible that customers will turn to commercial banks that have advantages both in the field of prices and facilities in the form of networking which is much better than BPR. On the other hand, if this uniqueness can be maintained and enhanced, the BPR in the competition of credit services with commercial banks will be superior and leading. My suggestions, BPR should therefore focus more on the most dominant factor, that is, the reason why customers choose credit in BPR. This will create a positioning for BPR to be able to make a differentiation with other banks to improve the competitiveness of bank products. When it comes to timeliness in giving credit decisions, BPR should have a system and procedure that can guarantee the speed and accuracy of giving credit decisions. Even BPR can guarantee the credit granting procedure through quality certification and, if possible, a Quality Management System. If possible, the bank employees are requested to get the certification issued by the certification body under the auspices of the National Agency for Professional Certification (BNSP) in order that the quality of its employees can be maintained on an on-going basis. This study has limitations on the subject involved in the study, namely BPR customers who are generally small scale entrepreneurs with a limited ability to provide answers to questions given through a list of questions that are disseminated through online media. However, through some test methods in the logistic regression results of respondents' responses, it can be used for research

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