

# THE DECISION OF COCONUT SUGAR PRODUCERS IN TAKING PEOPLE BUSINESS CREDIT AT BANK RAKYAT INDONESIA

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## ABSTRACT

This study estimates the influence of the variable interest rate, credit procedure, and business location on the coconut sugar producers's decision to take credit at Bank Rakyat Indonesia (BRI) Cilongok Unit. This research is a quantitative research, using logistic regression analysis.

The population in this study were all coconut sugar producers in Pageraji Village, Cilongok Sub-district who had already taken credit and or are currently taking credit at BRI Cilongok Unit. The number of samples used in this study were 60 respondents with sampling using the snowball technique.

Based on the results of the research and data analysis using logistic regression analysis, it shows that *first*, interest rate has a positive and significant effect on the coconut sugar producers's decision to take credit at BRI. *Second*, credit procedure has no effect on the coconut sugar producers's decision to take credit at BRI. *Third*, business location has a positive and significant effect on the coconut sugar producers's decision to take credit at BRI.

The implications of the above conclusions relating to interest rate in this study should be in charging interest rates to customers, BRI Cilongok Unit as best as possible provides relatively affordable interest rates, but must still pay attention to the government regulations that have been set. Meanwhile, for the location of the business, it is recommended that BRI must maintain the security and convenience of customers.

**Keywords :** Interest Rate, Credit Procedure, Business Location, Decision to Take Credit, Coconut Sugar Producers

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## 1. Introduction

The development of micro, small and medium enterprises (MSMEs) in Indonesia is quite good, the number of MSMEs in Indonesia from 2014-2018 has always increased with an average growth of the number of MSMEs of 2.62 percent per year. The increase in the number of MSMEs in Indonesia was also followed by an increase in labor absorption. From the data, the existence of MSMEs in Indonesia is very important for the development of the national economy (Ministry of Cooperatives and Small and Medium Enterprises, 2018).

Even though the development of MSMEs in Indonesia is quite good, in carrying out their operational activities, MSME actors are often faced with various obstacles to developing their businesses such as lack of business capital both in number and resources, limited human resources such as weak managerial abilities and operational skills and absence formal form of the company, weak organization and limited marketing. Based on the various problems that are often faced by MSME actors, President Susilo Bambang Yudhoyono on November 5, 2007 launched the People's Business Credit or *Kredit Usaha Rakyat* (KUR) program with the aim of empowering MSMEs to be able to access capital through loans. Bank Rakyat Indonesia (BRI) is one of the state-owned banks appointed as a KUR channeling institution. As of January 31, 2019, BRI was able to distribute KUR with the highest ceiling amount of 241,961,507 million rupiah and with the largest number of debtors of 12,841,726 debtors (Coordinating Ministry for Economic Affairs, 2019).

The number of MSMEs in Central Java reaches 4.17 million. The number of micro and small enterprises (MSEs) reached 4.13 million. The largest number of businesses in Central Java is in Banyumas Regency, which is 216,560 businesses (Yuwono, 2017). The district with the highest number of MSMEs was Cilongok District with 2,313 units. The center of the processing industry in Cilongok District is the coconut sugar industry, because most of the people of Cilongok make a living as farmers or coconut sugar producers and the availability of coconut juice in the Cilongok area is also quite a lot. Cilongok sub-district consists of 20 villages, where each village has a coconut sugar processing industry. The village with the highest number of coconut sugar producers is in Pageraji Village, where there are 910 coconut sugar producers and 20,568 coconut trees (Department of Industry, Trade and Cooperatives of Banyumas Regency, 2018).

Although the number of MSMEs in the processing industry sector, especially coconut sugar in Cilongok District, is quite a lot, in carrying out its operational activities the coconut sugar producers still often encounter various obstacles. One of the most common obstacles is the problem of capital. Kotler (2009: 214-230) explains that customer decisions in taking credit are influenced by several factors such as cultural, social, personal, and psychological factors. In general, the factors that customers pay attention to when deciding on credit include the quality of service provided by the bank, procedures for granting credit, repayment period, interest rates, guarantees, and business location. This study analyzes the influence of the variable interest rate, credit procedure, and location on the coconut sugar producers's decision to take credit at BRI Cilongok Unit.

## **2. Literature Review**

### *2.1 Credit Demand Theory*

Keynes stated that the size of the interest rate is influenced by the demand and supply of money. There are three motives for people holding money, namely for transactions, precaution, and speculation. This theory asserts that there is a direct relationship between interest rates and the demand for money for speculation. The demand for money is relatively large if the interest rate charged is low, and conversely, the demand for money is relatively small if the interest rate is high.

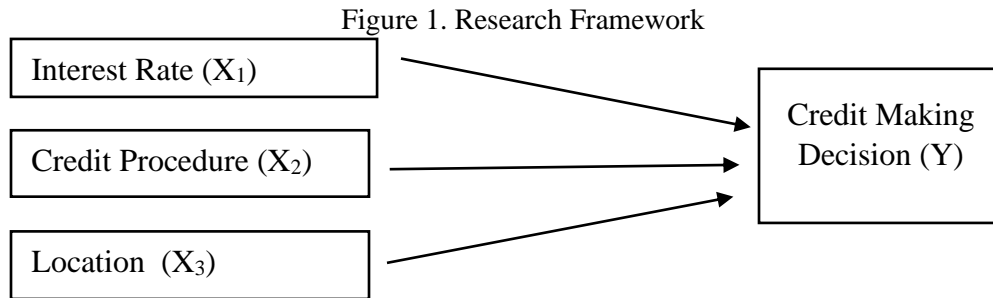
Based on this theory, demand for credit can be interpreted as a request for funds or money, either an individual or a business entity, is willing to borrow funds from another party at a certain price. The price for using money is called the interest rate. Thus, interest rates and credit demand have a negative relationship (negative slope). The demand for credit will be high when the interest rate charged is low, and vice versa, the demand for credit will be small if the interest rate charged is high (Sukirno, 2011).

### *2.2 Decision Making*

In the process of consumer decision making, we recognize a science of consumer behavior where this science explains how consumers seek, buy, use, evaluate and spend products and services (Sumarwan, 2002: 289). According to Engel, Blacjkwell and Miniard (1993), consumer behavior includes a decision process that precedes and follows all activities or actions that are directly involved in obtaining, consuming, and consuming products and services. The consumer behavior discipline studies how consumers make decisions and what factors influence and are involved in decision making. According to Schiffman and Kanuk (1994), consumer decision is an act of selecting from two or more alternative choices.

### *2.3 Research Framework*

The factors used in this study are interest rates, credit procedures, and location. The results of research conducted by Adewianti and Fitriyani, (2014) show that there is a significant effect of interest rates on customers' decisions to take credit. Research conducted by Susetyo (2011) also shows the same thing. Then the credit procedure variable has a positive relationship with the decision to take credit, meaning that the easier the credit procedure is given, the greater the desire of the customer to take credit, this is proven by Bramantyo (2017). And the location variable has a positive effect because the closer the location of the credit provider is, the higher the decision to take credit, this has been proven in the research of Tyas and Setiawan (2012). Therefore, in conducting this research, the researcher describes a systematic framework of thought as follows:



### 3. Research Methodology

The type of this research is associative research with quantitative analysis. This research was conducted in Pageraji Village, Cilongok District, Banyumas Regency.

#### 3.1 Population and Sample

In this study the population of the study were all coconut sugar producers in Pageraji Village who were debtors at the BRI Cilongok Unit. The sampling method uses the snowball sampling technique, which is a sampling technique that is initially small but gets bigger and stops when the information obtained is deemed sufficient (Suliyanto, 2018: 228). The use of this snowball technique is due to the fact that the population in this study cannot be known with certainty, due to limitations in obtaining data from BRI considering that the data is a company secret.

#### 3.2 Data Sources

The data used in this study are primary data and secondary data. In this study, primary data were obtained from interviews with coconut sugar producers in Pageraji Village who were debtors at BRI Cilongok Unit. and also the results of filling out a questionnaire by a coconut sugar producers in Pageraji Village who became a debtor at the BRI Cilongok Unit.

Secondary data in this study were obtained from related institutions such as the Central Bureau of Statistics of Banyumas Regency, the Coordinating Ministry for Economic Affairs, the Department of Industry, Trade, and Cooperatives of Banyumas Regency.

#### 3.3 Data Collection Techniques

The interview is a data collection process by conducting face-to-face questions and answers between the researcher and the respondent, namely a coconut sugar producers in Pageraji Village who is a debtor at BRI Cilongok Unit. The questionnaire is a data collection method that is carried out by providing a set of written statements to coconut sugar producers who are debtors at the BRI Cilongok Unit to fill in and follow the guidelines in the questionnaire.

Measurement scale of the questionnaire results in this study using a likert scale. In this study, five answer choices were determined from a score of 1 - 5. For the statement, each answer choice was given a score as follows:

- Strongly agree given a score of 5

- Agree to be given a score of 4
- Neutral agree given a score of 3
- Disagree given a score of 2
- Very disagree with a score of 1

In this study, the researcher considered that the research data was interval in nature so that in processing the data, it was not necessary to convert it through the Successive Interval Method or MSI. This is based on research conducted by Suliyanto (2011), where the results showed that there was no difference in conclusions from the results of regression analysis of data that were not transformed using the (MSI) with data that had been transformed using MSI. Therefore, in this study the data obtained from filling out the questionnaire were directly added up for each question from each variable. Then the amount is directly analyzed using a biner logistic regression analysis.

### *3.4 Variable Operational Definition*

#### *3.4.1 Interest rate*

This study measures how the coconut sugar producers perceive the credit interest rates charged by the Bank BRI Cilongok Unit. The indicators used in this variable are relevant, affordable, and in accordance with government regulations.

#### *3.4.2 Credit Procedure*

Credit procedures are steps that must be taken by the Cilongok Unit BRI as a credit service provider in order to provide services to coconut sugar producers in taking credit. The indicators used in this variable are speed, convenience, requirements, and realization.

#### *3.4.3 Business Location*

Business Location is a place where BRI conducts its business activities. This study measures how the coconut sugar producers perceive the location of the BRI Cilongok Unit. The indicators used in this variable are access, large parking lots, security, and expansion.

#### *3.4.4 Credit Taking Decisions*

The decision to take credit is the decision of the coconut sugar craftsman in applying for credit to the Cilongok Unit BRI. The decision of the coconut sugar craftsman to take out the credit was influenced by rational reasons such as interest rates, credit procedures, and the location of the BRI. The indicators used in this variable are problem recognition, information disbursement, alternative evaluation, credit-making decisions and post-credit behavior.

### *3.5 Data Analysis Techniques*

Model feasibility test is used to determine whether the model used is in accordance with the data or not. The pseudo R square is used to see how much the model's ability to explain the effect of changes in the independent variable on the dependent variable. The whole model test (simultaneously) is used to find out how significant the parameters are to the dependent variable as a whole. Testing of model parameters as a whole uses the ratio likelihood test using the G test statistic which is used to test the role of independent variables in the model together. Wald test is

a test of the significance of each parameter. Wald test was conducted to determine the effect of the independent variable on the dependent variable partially on the coconut sugar producers's decision to take credit.

The regression analysis model used in this study is binary logistic regression analysis where the dependent variable only has two categories, yes and no. This analysis aims to determine the effect of location, interest rates, and credit procedures on credit decisions (yes or no). The regression equation in this study is:

$$\text{Logit } (P_{(Y=1)}) = \text{Log} \frac{P=1}{(1-(P=1))}$$

$$P_i = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3$$

Information:

- $P_i$  = Decision to Take Credit which consists of:
  - 0 = If the sugar craftsman has taken credit but currently does not have credit
  - 1 = If the coconut sugar craftsman takes credit
- $\beta_0$  = Constant
- $\beta_1$  = Interest rate variable regression coefficient
- $\beta_2$  = Credit procedure variable regression coefficient
- $\beta_3$  = Location variable regression coefficient
- $X_1$  = Interest Rate
- $X_2$  = Credit Procedure
- $X_3$  = Location

#### **4. Results**

Hypothesis testing is done using logistic regression, because the dependent variable is dichotomic data (has credit and has taken credit but currently does not have credit). The stages in testing using the logistic regression test can be explained as follows:

##### *4.1 Model Feasibility Test (Chi-Square)*

From the calculation results, the Chi-square value is 6,833 with a significance of 0.549. Based on these results, the significance value is greater than the significance value of 0.05 so that the model is able to predict the value of its observations.

##### *4.2 Pseudo R Square*

From the calculation, the coefficient of determination indicated by the Nagelkerke R Square value. amounting to 0.923. This means that the independent variable can explain the variability of the dependent variable by 92.3 percent, while the rest (100% -92.3%) or 7.7 percent is explained by other variables outside the logistic regression equation model.

##### *4.3 Overall Model Fit Test*

The overall model test is used to determine how much influence the independent variable has on the dependent variable as a whole. From the calculation of the value of the -2 log likelihood model after inputting the independent variable, the value always decreases and the smallest value is 12.530. The -2 log likelihood value is compared with the chi-square table value. With N = 60 with degree of freedom 1 and independent variable 3, the chi-square table value is 74.468. Thus it can be seen that the -2 log likelihood value is smaller than the chi-square table value so that the model that includes the independent variable is suitable or feasible to use. The calculated Chi-Square value is 70.648 with df 3 and the Sig. the model is 0,000 (significant). This means that the model used is correct for further analysis. Thus it can be concluded that the variables of interest rates, credit procedures, and business location simultaneously influence the coconut sugar producers's decision to take credit at BRI Cilongok Unit.

#### 4.4 Wald test

Wald test is a test of the significance of each parameter. the wald value of the interest rate variable is 4.124 with a significance value of 0.042. The significance value of 0.042 is smaller than the alpha value of 0.05 (5 percent). Thus it can be stated that the accepted hypothesis is that the interest rate variable has an influence on the coconut sugar producers's decision to take credit. The wald value for the credit procedure variable (X2) is 1,892 with a significance value of 0.169. Sign value. 0.169 is greater than the alpha value of 0.05 (5 percent). Thus it can be stated that the hypothesis is rejected, namely the credit procedure variable does not have a significant effect on the coconut sugar producers's decision to take credit.

The wald value for the location variable is 4,639 with a sign value. amounting to 0.031. The significance value of 0.031 is smaller than the significance level of 0.05 (5 percent). Therefore, it can be stated that the accepted hypothesis is that the location variable has a significant effect on the coconut sugar producers's decision to take credit.

#### 4.5 Results of Binary Logistic Regression Analysis

The results of binary logistic regression analysis from research data using SPSS Version 20 can be seen in Tabel 1.

Table 1. Results of Binary Logistic Regression Analysis

	B	S.E.	Sig.	Exp(B)
X <sub>1</sub>	4,143	2,040	0,042	63,014
X <sub>2</sub>	1,322	0,961	0,169	3,750
X <sub>3</sub>	2,999	1,393	0,031	20,072
Constant	-166,337	75,393	0,027	0,000

Source: processed data, 2020

Based on Table 1, the regression model or equation that is formed is as follows:

$$P_i = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3$$

$$P_i = -166,337 + 4,143 X_1 + 1,322 X_2 + 2,999 X_3 + e$$



The  $\beta_1$  value of 4.143 means that the interest rate variable ( $X_1$ ) has a significant positive effect on the coconut sugar producers's decision to take credit. If the interest rate ( $X_1$ ) increases by one unit, then the credit decision variable ( $P_i$ ) will increase. The Exp B value (odd ratio) of 63.014 indicates that an increase in interest rates will increase the decision of coconut sugar producers to have credit at BRI Cilongok Unit by 63.014 times higher than coconut sugar producers who do not have credit at BRI Cilongok Unit or in other words Another probability of an increase in the interest rate on the coconut sugar producers's decision to take credit was 98.43 percent, while the probability of the interest rate on the decision of a coconut sugar craftsman who did not take credit was 1.57 percent.

The value of  $\beta_2$  is 1.322 with a sign of 0.169. Sign. 0.169 is greater than the significance value of 0.005, so the credit procedure variable ( $X_2$ ) has no effect on the coconut sugar producers's decision to take credit.

The value of  $\beta_3$  is 2.999, which means that the business location variable ( $X_3$ ) has a significant positive effect on the coconut sugar producers's decision to take credit. If the business location ( $X_3$ ) increases by one unit, then the credit decision variable ( $P_i$ ) will increase. The Exp B value (odd ratio) of 20.072 indicates that the increase in the location variable will increase the coconut sugar producers's decision to have credit at BRI Cilongok Unit by 20.072 times higher than coconut sugar producers who do not have credit at BRI or in other words the probability the increase in business locations towards the coconut sugar producers's decision to take credit was 95.23 percent, while the probability of business location towards the coconut sugar producers's decision not to take credit was 4.77 percent.

## **5. Discussion**

The interest rate will influence the coconut sugar producers's decision to take credit at the Bank BRI Cilongok Unit. The better the interest rate (competitive and affordable for the customer), the higher the coconut sugar producers's decision to take credit. This is in line with research conducted by Suliassa, Suandana & Kurniawan (2018) which was proven by the results of research which showed that interest rates had a significant positive effect on the decisions of Pakraman Village LPD customers. Susetyo's research results in 2011 also show the same thing, namely that the interest rate has a significant positive effect on credit decision making. Besides that, research by Chrisanti & Saryadi (2010) also shows the same thing. Adewianti & Fitriyani's (2014) research results also show the same results, namely that interest rates have a significant positive effect on customer decisions in taking credit at Bank BRI Langgam Unit.

In general, coconut sugar producers who take credit at BRI Cilongok Unit are based on needs, for example for school needs, building a house or buying a motorbike. Therefore, coconut sugar producers do not really pay attention to the credit procedure given whether the procedure is easy or not, the most important thing is that they have something to use as collateral so that they can get credit. This research is not in line with research conducted by Bramantyo (2017) which is shown with positive and significant results. Research conducted by Adewianti & Fitriyani (2014) also showed significant positive results. Furthermore, research conducted by Suliassa, Suandana & Kurniawan (2018) also showed significant positive results with the coefficient value of the credit



procedure variable of 0.296. However, this study is in accordance with research conducted by Purnamasari, Wilujeng, & Mufida (2017) which states that credit procedures do not have a significant effect on customer credit decisions at PT BPR Kerta Artha Mandiri Kota Kepanjen, Malang Regency.

The business location ( $X_3$ ) has a significant effect on the coconut sugar producers's decision to take credit at BRI Cilongok Unit. This is evidenced by the results of the logistic regression analysis, namely the business location variable ( $X_3$ ) has a coefficient value of 2.999 with a sign value amounting to 0.031 (less than 0.05). The location of the business will influence the coconut sugar producers's decision to take credit at the Bank BRI Cilongok Unit. The better the location (close, strategic, and safe and comfortable in the environment), the higher the coconut sugar producers's decision to take credit. This is in accordance with previous research, namely research conducted by Susetyo (2018) which is proven by the results of research which show that business location has a significant positive effect on credit making decisions. Research conducted by Purnamasari, Wilujeng, & Mufida (2017) and Shobirin, Fathoni, & Minarsih (2016) also shows the same thing, namely location has a significant positive effect on credit making decisions. Then the research conducted by Sofiyanto, Fathoni, & Haryono (2016) also shows the same thing, namely location has a significant positive effect on credit making decisions at PT. State Savings Bank (Persero) Semarang Branch.

## 6. Conclusion

The variables of interest rates, credit procedures, and business location simultaneously or together have a significant effect on the coconut sugar producers's decision to take credit at BRI Cilongok Unit.

Interest rate variables and business location partially or individually have a significant positive effect on the coconut sugar producers's decision to take credit at BRI Cilongok Unit, while the credit procedure variable does not have a significant effect on the coconut sugar producers's decision to take credit at the Bank. BRI Cilongok Unit. The interest rate variable is the variable that has the most dominant influence on the coconut sugar producers's decision to take credit at the BRI Cilongok Unit Bank.

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