ANALYZING FACTORS THAT INFLUENCE CREDIT DECISION MAKING AT BRI BRANCH OFFICE TAHUNA

ANALISIS FAKTOR-FAKTOR YANG MEMPENGARUHI PENGAMBILAN KEPUTUSAN KREDIT PADA KANTOR CABANG BRI TAHUNA

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Abstract: PT. Bank Rakyat Indonesia (Persero) Tbk Branch Office Tahuna focuses on services to small communities in helping capital problems in an effort to improve living standards for the better. The credit facilities provided are Kredit Usaha Rakyat (KUR) and Kredit Umum Pedesaan (KUPEDES). KUR and KUPEDES can be used to meet business capital needs so as to facilitate and improve operational products, and also to maintain the continuity of the business activities of prospective customers. Credit decision making at Bank Rakyat Indonesia (BRI) Branch Office Tahuna can show the level of customer confidence in the bank's credit products. The objectives of this study are to reveal the influence of interest rates, credit procedures, and service quality on credit decisions making at BRI Branch Office Tahuna. The analytical method used is Multiple linear regression. Based on the results of the analysis and discussion using Multiple linear regression and classical assumption test, it is concluded that the results of the hypothesis test found that simultaneously interest rates, credit procedures, and service quality on credit decisions making at BRI Branch Office Tahuna, but the results of the hypothesis test found that partially interest rates has no significant effect on credit decisions making. For BRI Branch Office Tahuna to maintain and improve the Interest Rate, Credit Procedure, and Service Quality again so that it will make its consumers more loyal to the brand also satisfied.

Keywords: interest rate, credit procedure, service quality, credit decision making

Abstrak*: PT. Bank Rakyat Indonesia (Persero) Tbk Kantor Cabang Tahuna memfokuskan pelayanan kepada masyarakat kecil dalam membantu permasalahan permodalan dalam upaya meningkatkan taraf hidup menjadi lebih baik. Fasilitas kredit yang diberikan adalah Kredit Usaha Rakyat (KUR) dan Kredit Umum Pedesaan (KUPEDES). KUR dan KUPEDES dapat digunakan untuk memenuhi kebutuhan modal usaha sehingga memudahkan dan meningkatkan operasional produk, serta menjaga kelangsungan kegiatan usaha calon nasabah. Pengambilan keputusan kredit merupakan suatu proses yang dilakukan nasabah pada saat mengambil kredit, kemudian nasabah memilih salah satu alternatif dari beberapa alternatif yang tersedia.. Penelitian ini bertujuan untuk mengetahui pengaruh suku bunga, prosedur kredit, dan kualitas pelayanan terhadap pengambilan keputusan kredit pada Kantor Cabang BRI Tahuna. Metode analisis yang digunakan adalah regresi linier berganda. Berdasarkan hasil analisis dan pembahasan dengan menggunakan regresi linier berganda dan uji asumsi klasik, diperoleh kesimpulan bahwa hasil uji hipotesis ditemukan bahwa suku bunga, prosedur kredit, dan kualitas layanan secara simultan terhadap pengambilan keputusan kredit pada Kantor Cabang BRI Tahuna, namun dari hasil uji hipotesis diketahui bahwa secara parsial tingkat suku bunga tidak berpengaruh signifikan terhadap pengambilan keputusan kredit. Bagi Kantor Cabang BRI Tahuna agar mempertahankan dan meningkatkan kembali Tingkat Suku Bunga, Tata Cara Pemberian Kredit, dan Kualitas Pelayanan sehingga akan lebih membuat konsumennya lebih setia pada merek juga puas.*

Kata Kunci: *suku bunga, prosedur kredit, kualitas layanan, pengambilan keputusan kredit*

INTRODUCTION

Research Background

Bank is one of the business entities engaged in services and is also required to be able to attract interest and satisfy its customers. Because considering that customers are the main priority in the banking business. In addition, the banking world is currently experiencing very rapid development, as we can see from the many emerging conventional banks, so that this situation has led to an increasingly competitive and tight banking business. Competition and rapid development in the banking business have forced each banking institution to compete to win the business competition. Banks as financial institutions whose main business is providing storage services and redistributing them in various alternative loans to the public also need to focus on service performance to satisfy their customers.

In banking there are various forms of bank products and one of them is providing credit. According to Undang-Undang nomor 10 Tahun 1998, credit is the provision of money or an equivalent claim, based on a loan agreement or loan agreement between the Bank and another party which requires the borrower to repay the debt after a certain period of time with interest. For banks, credit is the main source of income as well as the biggest risk of business income. Most of the Bank's operating funds are revolved in credit. The success of the Bank in managing credit is the success of the bank's business operations. Therefore, banks must be able to increase the quantity of lending and be able to attract customers' interest in taking credit. However, it is not easy for banks to get customers because of the many customer behaviors and also the number of competing banks so that even becoming a customer requires proper considerations and decisions. There are many factors that need to be considered when deciding to take credit, including interest rates, service quality, and credit procedures. These factors must be considered carefully before customers make credit decisions.

Interest rates are an important factor in providing profitability for banks and the economy of a country. Fluctuations in loan interest rates will also affect the demand for these loans. For example, with high loan interest rates, this will be very unsettling for customers, which in turn can reduce the demand for credit from customers to banks because the funds offered are very expensive. In a situation like this, the government urges banks to lower their deposit interest rates so that the loan interest rate is not too high (Wulandari, 2012). People's needs for a secure fund, fast and easy funds makes people choose loans to financial institutions that have uncomplicated processes or procedures. Credit procedures are all the steps that need to be filled by customers in credit distribution process (Hasibuan, 2006). Therefore, every bank must be able to provide the maximum possible service and provide convenience for each customer in the credit distribution process but do not forget to have certain considerations in order to avoid the risk of bad credit.

Service is a form of activity that provides funds to fulfill customer desires, so that customers who come to the company, they hope to get good service with a friendly attitude so that there is a sense of satisfaction within the customer (Arianty, 2008). Service is an important thing to consider in a company, where service that satisfies customers will add a plus point/value to the company, good service can also reflect the outline of the company and also reflect a positive assessment in the eyes of customers. Service quality is a form of evaluation of the level of customer service perceived or perceived by a service with the level of service expected as the expected value (Kotler, 2008). Meanwhile, Lovelock (2010: 154) shows that service quality is the result of an evaluation process where customers compare their perceptions of the service and the results with what customer's expectation. The benefits of customer satisfaction are to increase the harmonious relationship between the company and its customers.

Every bank must be able to provide good service to its customers, both in the process of lending and providing other banking services. Likewise with BRI. BRI is a financial institution that provides credit services. Bank Rakyat Indonesia (BRI) is one of the state-owned banks that has changed its status to PT (Persero), still actively participating in national development by providing banking services for all levels of society. One of the form of banking services provided by BRI is in the field of credit, with the main target is small and medium-sized entrepreneurs. In general, loans are given in the form of working capital loans. This type of credit is usually intended for prospective debtors who want to start a new business or for debtors who want to expand their business. Considering the competition that occurs between existing banks, in this lending service, BRI sets interest rates, systems and procedures for providing credit, which aim to make it easier for debtors to make loans.

PT. Bank Rakyat Indonesia (Persero) Tbk Branch Office Tahuna focuses on services to small communities in helping capital problems in an effort to improve living standards for the better. The credit facilities provided are Kredit Usaha Rakyat (KUR) and Kredit Umum Pedesaan (KUPEDES). KUR and

KUPEDES can be used to meet business capital needs so as to facilitate and improve operational products, and also to maintain the continuity of the business activities of prospective customers.

Credit decision making is a process that is carried out by the customer when taking credit, then the customer chooses one alternative from several available alternatives (Griffin, 2002). Credit decision making at Bank Rakyat Indonesia (BRI) Branch Office Tahuna can show the level of customer confidence in the bank's credit products. Thus the customer's decision to take credit becomes very important for a bank in improving the existence of the bank in order to survive in the midst of increasingly fierce competition.

Research Objective

Based on the main problems that have been stated previously, the objectives of this study are as follows:
1. To reveal the influence of interest rates on credit decisions making at BRI Branch Office Tahuna.
2. To reveal the influence of credit procedures on credit decisions making at BRI Branch Office Tahuna.
3. To reveal the influence of service quality on credit decisions making at BRI Branch Office Tahuna.
4. To reveal the influence of interest rates, credit procedures, and service quality on credit decisions making at BRI Branch Office Tahuna.

THEORICAL FRAMEWORK

Credit Decision Making

Credit decision making is a decision process in taking credit at a financial institution that starts from problem identification, information seeking, alternative assessment, making decisions, and finally obtaining behavior after taking credit, namely being satisfied or dissatisfied with a product (Kotler, 2008:184). Griffin (2002:124) explains that credit decision making is an act of choosing one alternative from a series of existing alternatives. While, Schiffman and Kanuk (2010:7) define a credit decision as selecting an action from two or more alternative choices. According to Sculler and Jackson (2016: 43) indicators that affect Credit Decision Making are: Perception of seeing employee performance, Satisfaction with the credit offered, Provision of information on request, Trust in the financial institution itself, and Service considerations.

Interest Rate

In general, Interest is a price that payable for the money that borrowed in a time period and stated in percentage from overall outstanding balance left where is changeable or fixed. In the context of most common, interest is the amount of charge to the debtors within the time of using the credit provided (Mutinda, 2014). There are 5 (five) indicators that will be used to measure Interest Rate according to Goleman (2015: 58), namely: Economic conditions, Government monetary policy, Inflation rate, the level of competition between banks, and International monetary turmoil.

Credit Procedures

Before a financial institution provides credit to a customer, there are several processes that must be carried out by the customer. The need for safe, fast and easy funds makes customers choose loans to financial institutions that have uncomplicated processes or procedures. Credit procedures are the stages that must be met by customers in lending (Hasibuan, 2006). Kuncoro (2002:245) reveals that the credit procedure is an effort by financial institutions to reduce the risk of granting credit, which begins with the stages of preparing credit planning, the process of providing credit decisions (initiatives, analysis and evaluation, negotiations, recommendations, and granting credit decisions), preparation of credit granting, documentation and administration of credit, approval of credit disbursement as well as supervision and development of credit. The credit procedure indicators include, among others: Credit realization, Ease of procedure, Execution speed, and Requirements

Service Quality

Service quality can be defined as the degree of mismatch between customers' expectations or desires and their perceptions. This statement suggests that the quality of service received by customers can be measured by the difference between what customers expect or want and how they perceive it. It is clear from these opinions that the successful companies are not the companies that can introduce their products, but the companies that are successful in attracting their customers. This means that service plays an important role in

achieving business goals. The most important service success factors are people, integrated systems and technology. If the service is not optimal, it becomes difficult for banks to maintain customer. Even if the prices for a bank's services are cheaper in the banking world than other banks, this does not guarantee that customers will choose the bank (Hadinoto, 2008). The service quality indicators include, among others: Reliability, Responsiveness, Assurance, Empathy, and Tangibles.

Previous Research

Boushnak et al. (2018) aimed to make a progress for filling the gap through exploring the factors. The research was guided by the following research questions: What are the factors that influence credit decision making for lending SMEs? What framework is available to improve the SMEs lending process in the Egyptian Banks? Case study strategy and Quantitative Methods were adopted. Data was gathered from 313 structured questionnaires answered by credit risk and marketing employees from National Bank of Egypt (NBE). The findings provide evidence that factors, like Owner/Manager Character, Capacity, Firm Capital Size, Credit Bureau Report with the availability and Credibility of Financial statements, had a huge impact on Credit Decision for lending SMEs. From the research results, there was framework designing to enhance the credit risk assessment process, which could decrease the uncertainty and time consuming in the lending decision and it might reflect positively on the national economy development.

Julien, Kossi, and Aklésso (2021) addressed the issue of access to credit for market gardeners in the Gulf prefecture of southern Togo. Beyond structural constraints, individual socioeconomic characteristics of market gardeners are factors that play a role in access to credit. The binomial logit regression model was used as an analytical tool. From the National Agricultural Census (NAC, 2011) database, 452 market gardeners were randomly selected. The results showed that gender, membership in a financial solidarity group, sown area, marital status, type of association, interest rate are the significant variables influencing the demand for agricultural credit.

Rabab'ah (2015) examined the determinants of commercial banks' lending in Jordan. The study sample consisted of ten Jordanian commercial banks during the period 2005-2013. The study used the ratio of credit facilities to total assets as a dependent variable, and eleven independent variables including the ratio of deposits, ratio of non-performing loans, capital ratio, liquidity ratio, asset size, lending rate, deposits rate, window rate, legal reserve ratio, inflation and economic growth rate. The results showed that the ratio of non-performing loans, liquidity ratio and window rate have a negative and significant impact on the ratio of credit facilities, while found that the bank size and the economic growth have a positive and significant impact on the ratio of credit facilities granted by commercial banks in Jordan.

Hypothesis

The hypothesis of the research are as follow:
H1. Intrerest rate influences credit decision making at BRI Branch Office Tahuna partially.
H2. Credit procedures influences credit decision making at BRI Branch Office Tahuna partially.
H3. Service quality influences credit decision making at BRI Branch Office Tahuna partially.
H4. Interest rate, credit procedures and service quality influence credit decision making at BRI Branch Office Tahuna simultaneously.
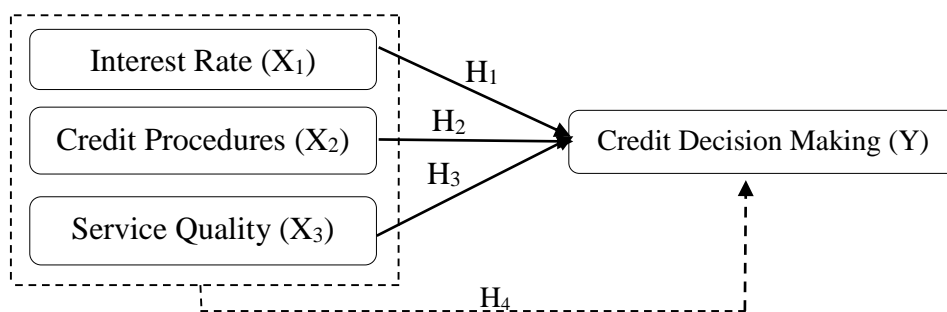
Conceptual Framework

Figure 1. Conceptual Framework
Source: Literature Review (2022)

RESEARCH METHOD

Research Approach

This type of research is associative research. Associative research is research that aims to determine the influence or relationship between two or more variables (Sugiyono, 2016). This study looks for the influence of the independent variable Interest Rate, Credit Procedure, and Service Quality (X), on the dependent variable Credit Decision Making (Y).

Population, Sample Size, and Sampling Technique

Sugiyono (2016:115) states that population is a generalization area consisting of objects / subjects that have certain qualities and characteristics that are determined by researchers to be studied and then draw conclusions. The population in this study are the loan customers (debtors) at BRI Branch Office Tahuna. With a total population of 2.252 Customers. Lately there has been a rapid increased of customers at BRI Branch Office Tahuna because there are so many people who have received BPUM, which is a financial assistance from the government, which requires them to open new BRI account, whether they do not have a BRI account before, or who already have the account. According to Sekaran and Bougie (2012:264), to determine sample size, will be used "the sample size should be more than 30 and less than 500 are appropriate for most research". The sample size that will be taken in this research are 100 respondents (loan customers) of BRI Branch Office Tahuna. Purposive sampling is a technique to determine research samples with certain considerations that aim to make the data obtained more representative (Sugiyono, 2016) because the researcher want to access a particular subset of people, in this case only for loan customers (debtors).

Data Collection Technique

Collecting data used in this study using a questionnaire. The questionnaire is a data collection technique which is done by giving a set of questions or written statements to the respondent to answer them. The questionnaire in this study will be distributed to the number of samples that the author has determined, namely the consumers of BRI Branch Office Tahuna. The data measurement used in this study is a Likert scale.

Data Analysis Method
Validity test

Validity test is the degree of speed between data that actually occurs in the object of research and data that can be reported by researchers. Thus, valid data is data "that does not differ" between data reported by researchers and data that actually occurs in the object of research (Sugiyono, 2016).

Reliability Test

Reliability/reliability (degree of consistency) is a measure that shows how high an instrument can be trusted or reliable, meaning that reliability concerns the accuracy (in a consistent sense) of measuring instruments (Mustafa, 2019).

Multicollinearity Test

Multicollinearity test aims to test whether the regression model found a correlation between independent variables. A good regression model should not have a correlation between the independent variables. An analysis is said to have no symptoms of multicollinearity if the value of VIF (Variance Inflation Factor) < 10 (Ghozali, 2019).

Heteroscedasticity Test

Hesterocedasticity test aims to test whether in the regression model there is an inequality of variance from the residual of one observation to another observation. If the residual variance from one observation to another observation remains, it is called homoscedasticity and if it is different it is called heteroscedasticity. A good regression model is one with homoscedasticity or no heteroscedasticity (Ghozali, 2019).

Normality Test

This test aims to test whether in the regression model, the confounding variable has a normal distribution (Ghozali, 2019). The easiest way to see normality is graph analysis. Graphic analysis is used to see the normality of the data by looking at the histogram graph and the normal probability plot curve.

Multiple Linear Regression

Multiple linear regression analysis is needed to determine the regression coefficients and significant so that they can be used to answer the hypothesis.

$$Y = \alpha_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon$$

Description:

Y   = Credit Decision Making

X_1 = Interest Rate

X_2 = Credit Procedures

X_3 = Service Quality

α_0 = Coefficient Constant

$\beta_1\ \beta_2\ \beta_3$ = The regression coefficient of each variable

ε = Error

T Test

The t-test basically shows how much influence one independent variable has individually in explaining the dependent variable (Ghozali, 2019). The criteria used are: (Ghozali, 2019).

a. Ho : b1 = 0

That is, there is no partially significant effect on each independent variable.

b. Ha : b1 > 0

That is, there is a partially significant effect on each independent variable.

While the test criteria are as follows:

a. Significant Level (α = 0.01)

b. t distribution with degrees of freedom (n)

c. If t count > t table then Ho is rejected and Ha is accepted.

d. If t count < t table then Ho is accepted and Ha is rejected.

F Test

The F test aims to show whether all the independent variables that are included in the model simultaneously or together have an influence on the dependent variable (Ghozali, 2019).

Make a hypothesis for the F-test test case above, namely:

a. Ho : b1, b2 = 0

That is, there is no significant effect of the independent variable on the dependent

b. Ha : b1, b2 > 0

That is, there is a significant effect of the independent variable on the dependent

Determining F table and calculated F with a confidence level of 95% or a significance level of 5% (α = 0.1), then:

a. If F count > F table, then Ho is rejected and Ha is accepted, meaning that each independent variable together has a significant effect on the dependent variable.

b. If F count < F table, then Ho is accepted and Ha is rejected, meaning that each independent variable together has no significant effect on the dependent variable.

RESULT AND DISCUSSION

Result

Validity and Reliability Test

The instrument used in this research is a questionnaire. Therefore, the research instrument must be tested first using validity and reliability tests. Validity test using Pearson correlation coefficient. If the correlation value is above 0.3, it indicates that the instrument used is valid. Reliability test using Cronbach's alpha coefficient. If the alpha value is above 0.6, it indicates that the instrument used is reliable. The results of the validity and reliability tests on research instruments using SPSS software version 25.0 are as follows. The results from Table 1 show that each of the variables studied is valid. This is shown by the Pearson Correlation value which is more than the r table value.

Table 1. Validity Test Results

Variables	Statements	Pearson Correlation	r table	Sig	Alpha	Status
Interest Rate (X_1)	$X_{1.1}$	0.685	0.194	0,000	0,05	Valid
	$X_{1.2}$	0.713	0.194	0,000	0,05	Valid
	$X_{1.3}$	0.767	0.194	0,000	0,05	Valid
	$X_{1.4}$	0.758	0.194	0,000	0,05	Valid
	$X_{1.5}$	0.519	0.194	0,000	0,05	Valid
Credit Procedure (X_2)	$X_{2.1}$	0.718	0.194	0,000	0,05	Valid
	$X_{2.2}$	0.742	0.194	0,000	0,05	Valid
	$X_{2.3}$	0.707	0.194	0,000	0,05	Valid
	$X_{2.4}$	0.595	0.194	0,000	0,05	Valid
Service Quality (X_3)	$X_{2.1}$	0.810	0.194	0,000	0,05	Valid
	$X_{2.2}$	0.801	0.194	0,000	0,05	Valid
	$X_{2.3}$	0.445	0.194	0,000	0,05	Valid
	$X_{2.4}$	0.583	0.194	0,000	0,05	Valid
	$X_{2.5}$	0.801	0.194	0,000	0,05	Valid
Credit Decision Making (Y)	Y_1	0.730	0.194	0,000	0,05	Valid
	Y_2	0.559	0.194	0,000	0,05	Valid
	Y_3	0.580	0.194	0,000	0,05	Valid
	Y_4	0.689	0.194	0,000	0,05	Valid
	Y_5	0.523	0.194	0,000	0,05	Valid

Source: Processed results of SPSS 25 data, 2022

Table 2. Reliability Test Results

Variable	Cronbach's Alpha	Description
Interest Rate (X1)	0.769	Reliable
Credit Procedure (X2)	0.773	Reliable
Service Quality (X3)	0.776	Reliable
Credit Decision Making (Y)	0.739	Reliable

Source: Processed results of SPSS 25 data, 2022

Table 2 shows that the variables studied are reliable, this is shown by the Cronbach Alpha value of each variable that is more than 0.60

Test of Classical Assumptions
Multicollinearity Test
Table 3. Multicollinearity Test Results

Variable	VIF	Tolerance	Information
Interest Rate (X1)	2.706	0.370	Non multicollinearity
Credit Procedure (X2)	2.890	0.346	Non multicollinearity
Service Quality (X3)	1.199	0.834	Non multicollinearity

Source: Processed results of SPSS 25 data, 2022

The results of the calculations are shown in Table 3, which shows that the VIF value for all X variables is less than 10 (<10) and the Tolerance value for all X variables is more than 0.1. So it can be concluded that there is no symptom of multicollinearity in this research model.

Heteroscedasticity Test
Figure 2 states that the scatterplot graph displayed for the heteroscedasticity test shows points that spread randomly and no clear pattern is formed and in the spread of the points spread below and above the number 0 on the Y axis. This indicates that there is no heteroscedasticity in the regression model, so that the regression model is feasible to use to predict the Credit Decision Making (Y)
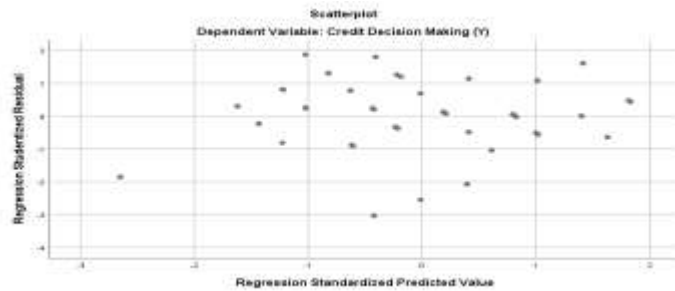
Figure 2. Heteroscedasticity Test Results
Source: Processed results of SPSS 25 data, 2022

Normality Test

　　　　The normality test carried out through a graphical approach (histogram and P-Plot) the results are as follows.
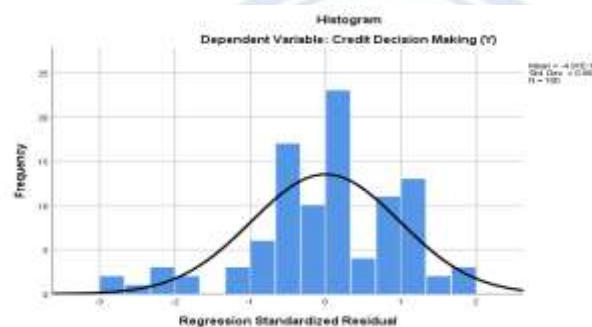

Figure 3. Normality Test Results
Source: Processed results of SPSS 25 data, 2022

　　　　Figure 3 shows that the normal curve in the histogram above, it can be said that the model is normally distributed, because it forms a bell.

Multiple Linear Regression Analysis
Table 4. Multiple Linear Regression Test Results

	Coefficients[a]						
	Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
Model	B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1　(Constant)	.275	.861		.319	.750		
Interest Rate (X1)	.012	.053	.013	.229	.819	.370	2.706
Credit Procedures (X2)	.333	.064	.304	5.175	.000	.346	2.890
Service Quality (X3)	.700	.035	.768	20.274	.000	.834	1.199

a. Dependent Variable: Credit Decision Making (Y)
Source: Processed results of SPSS 25 data, 2022

　　　　The test results in Table 4 can be written in the form of a regression equation in the form of Standardized Coefficients, the following equation is obtained:

$$Y = 0.275 + 0{,}012X_1 + 0{,}333X_2 + 0{,}700X_3$$

　　　　The results of the simple regression equation above provide the understanding that:

1. The constant value of 0.275 gives the understanding that if the Interest Rate, Credit Procedure, and Service Quality (X) factor is not performed or equal to zero (0) then the amount of Credit Decision Making is 0,275%.

2. For Interest Rate (X_1) the regression coefficient is positive, this means that if Interest Rate (X_1) increases by 1%, then Credit Decision Making (Y) will increase by 0,012%.

3. For Credit Procedure (X_2) the regression coefficient is positive, this means that if Credit Procedure (X_2) increases by 1%, then Credit Decision Making (Y) will increase by 0.333%

4. For Service Quality (X_3) the regression coefficient is positive, this means that if Service Quality (X_3) increases by 1%, then Credit Decision Making (Y) will increase by 0,700%

Hytpothesis Testing
Simultaneous Test (F Test)
The F test is used to determine whether there is a simultaneous effect of independent variables on the dependent variable.

Table 5. Simultaneous Test (F Test)

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	290.340	3	96.780	246.707	.000[b]
	Residual	37.660	96	.392		
	Total	328.000	99			

a. Dependent Variable: Credit Decision Making (Y)
b. Predictors: (Constant), Service Quality (X3), Interest Rate (X1), Credit Procedures (X2)
Source: Processed results of SPSS 25 data, 2022

Based on Table 5, the results of the F (sig. F) significance test simultaneously from the variables X_1, X_2, X_3 to Y, namely Credit Decision Making of 0.000. This means that the coefficient of the variable X has a joint effect on Y or Credit Decision Making, where the significant value is less than 5% (<0.05). This means that hypothesis 1 (H_4) which states that the Interest Rate, Credit Procedure, and Service Quality (X) variable, on the dependent variable Credit Decision Making (Y) simultaneously, can be accepted or proven. In addition to using probability values or Sig values, another method that can be used is to use calculated F values compared to table F values. The assessment criteria using this method are, if the calculated F value is greater than the table F value; F count > F table then the research hypothesis is accepted, and vice versa. In the case above, F arithmetic has a value of 246.707 while F table has a value of 2.46, this means F arithmetic > F table, so the research hypothesis can be accepted**..**

Partial Test (T Test)
The t test is used to determine whether there is a partial effect of the independent variable on the dependent variable. as the calculated t value to be compared with the t table value. The results of the regression analysis in table 4 Based on the results of the calculation in table 4 are:

1. The value of significant level of Interest Rate (X1) variable is 0.81 > 0.05, so Ho is accepted, meaning that Interest Rate (X1) has no significant effect on Credit Decision Making ((Y), thus Ha is rejected

2. The value of significant level of Credit Procedure (X2) variable is 0.00 > 0.05, so Ho is rejected , meaning that Credit Procedure (X2) has significant effect on Credit Decision Making ((Y), thus Ha is accepted

3. The value of significant level of Service Quality (X3) variable is 0.00 > 0.05, so Ho is rejected, meaning that Service Quality (X3) has significant effect on Credit Decision Making ((Y), thus Ha is accepted

Discussion
The Effect of Interest Rate, Credit Procedure, and Service Quality on Credit Decision Making
Based on the results of hypothesis testing and the results of multiple linear regression analysis in this study, it shows that the Interest Rate, Credit Procedure, and Service Quality variables simultaneously or simultaneously affect Credit Decision Making. The implication of this research is that this research model can be used as a variable that influences or considers decision-making tools from the Credit Decision Making variable, especially on BRI Branch Office Tahuna which focuses on its Credit Decision Making. This is because this research has been proven to have a strong level of relationship between the independent variables and the dependent variable, also this research has been tested to play a role with a high percentage in influencing Credit Decision Making variable, so that the policies taken by BRI Branch Office Tahuna by considering the nterest Rate, Credit Procedure, and Service Quality factors can increase Credit Decision Making variable significantly.

If Credit Decision Making variable increases, it will certainly be good for BRI Branch Office Tahuna. This is also supported by previous research conducted by Nguyen and Lien (2019) that the factors influencing borrowing credit from household businesses' decisions included: bank brand names, loan interest rates, service attitudes, and loan procedures.

The Effect of Interest Rate on Credit Decision Making

Based on the results of the research described previously, it was found that the Interest Rate variable in this study has no significant affect on Credit Decision Making at BRI Branch Office Tahuna. From the research results, it can be seen that the research hypothesis which states "Interest Rate has a significant affect on Credit Decision Making" is rejected, in the results of this study, it was found that Interest Rate had no significant effect on redit Decision Making.. In general, interest rate as a credit cost in economy and for more specific is a charge for price per year from the creditor to borrowers which is get a loan. According to Kasmir (2012:153), interest rates can be interpreted as remuneration provided by banks based on conventional principles to customers. The lower the interest offered by the financial institution, the more interested the debtor will be to take credit. In the results of this study. This is in contrast to previous research conducted by Kosasih (2019) that Credit Procedure and Credit Interest Rate are factors that significantly affect the customer's decision to use the Enterprise Banking segment credit service at XYZ Bank.

The Effect of Credit Procedure on Credit Decision Making

Based on the results of the research described previously, it was found that the Credit Procedure variable in this study has significant influence on Credit Decision Making at BRI Branch Office Tahuna. Kuncoro (2002:245) reveals that the credit procedure is an effort by financial institutions to reduce the risk of granting credit, which begins with the stages of preparing credit planning, the process of providing credit decisions (initiatives, analysis and evaluation, negotiations, recommendations, and granting credit decisions), preparation of credit granting, documentation and administration of credit, approval of credit disbursement as well as supervision and development of credit, in the results of this study. This is also supported by previous research conducted by Sukoco and Mirza (2019) that credit interest rates, service quality, credit procedures, loan terms, collateral, and bank location as an independent variable simultaneously influencing the decision making of MSME loans.

The Effect of Service Quality on Credit Decision Making

Based on the results of the research described previously, it was found that the Service Quality variable in this study has significant influence on Credit Decision Making at BRI Branch Office Tahuna. Service quality can be defined as the degree of mismatch between customers' expectations or desires and their perceptions. This statement suggests that the quality of service received by customers can be measured by the difference between what customers expect or want and how they perceive it. It is clear from these opinions that the successful companies are not the companies that can introduce their products, but the companies that are successful in attracting their customers. This means that service plays an important role in achieving business goals. The most important service success factors are people, integrated systems and technology. If the service is not optimal, it becomes difficult for banks to maintain customer. Even if the prices for a bank's services are cheaper in the banking world than other banks, this does not guarantee that customers will choose the bank (Hadinoto, 2008). Even this is supported by previous research conducted by Fatah (2018) that service quality, bank loan policy, security, and marital status have a very positive relationship with the customer's decision to take out loans.

CONCLUSION AND RECOMMENDATION

Conclusion

Based on the results of the analysis and discussion using multiple linear regression and classical assumption test, it is concluded that the results of hypothesis testing are:
1. Interest Rate, has no significant effect Credit Decision Making
2. Credit Procedure has significant effect on Credit Decision Making.
3. Service Quality has significant effect on Credit Decision Making.
4. Interest Rate, Credit Procedure, and Service Quality had a significant effect on Credit Decision Making.

Recommendation

　　　Based on the results of the discussion in this study, the authors provide suggestions as input:

1. BRI Branch Office Tahuna to maintain and improve the Interest Rate, Credit Procedure, and Service Quality again so that it will make its consumers more loyal to the brand also satisfied.
2. Future research will be carried out in order to expand the research by adding other factors that may affect Interest Rate, Credit Procedure, and Service Quality also Credit Decision Making that have not been studied in this study so that the research results can better describe the actual conditions over the long term.

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