

Influence Analysis Of Pt Bsm Msmes (Micro, Small And Medium Enterprises) Customer Motivation On Loan Decisions Through Perceived Quality As A Moderating Variable

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Abstract: *This study aims to determine the effect of motivation of MSMEs in making loan decisions which will include the impression of quality as a moderating variable. The study was conducted on SMEs who became loan customers of PT BSM as many as 150 people. The criteria of the respondents were having loan between IDR 50 million to IDR 100 million with smoothly payment status. The data analysis method uses SPSS version 22.*

Keywords: *Customer Motivation, SMEs, Loan Decisions, Perceived Quality*

Introduction

Marketing is the spearhead for a company, including for Shariah banking as one of the Shariah economic locomotives in Indonesia. Consumer or customer decisions at Islamic banks can be influenced by many factors in marketing including consumer motivation and the impression of quality to Islamic banks. Islamic banks have a function as an intermediary institution whose job is to collect and distribute funds directly to the public in the form of financing. One of the targets for financing is micro, small and medium enterprises or MSMEs.

The number of MSMEs in Indonesia is very large according to the Central Statistics Agency (BPS) and the Ministry of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia concerning the Development of Data on Micro, Small, Medium Enterprises (MSMEs) and Large Enterprises (UB) in 2018, MSMEs amounting to 58,970,000 units while large businesses (UB) only amount to 4,987 units. Based on these data, 99.99% of the Indonesian economy is moving the economy, a huge potential for Islamic banks if they want to use MSMEs as a target market for financing.

In accordance with the release by Bank Indonesia in 2018 in the province of North Sumatra the number of MSMEs ranged from 2,800,000 business units or 4.75% of the total MSMEs nationally. The amount of funding by the national public banking in North Sumatra to MSMEs in 2018 is around Rp 53,877 billion. While the amount of funding by Sharia banks in North Sumatra to MSMEs is around Rp.3,386 billion. It can be seen that the market share of MSME financing by Islamic banks in North Sumatra is only around 6.28%. When compared with the number of Muslim populations in North Sumatra who are also part of the MSMEs, the market share of Sharia banking in North Sumatra should be greater than now because the closeness between Sharia banking and Muslims is very close.

The emotional closeness factor between Muslim MSMEs and Islamic banking is expected to be able to encourage an increase in financing decisions to Islamic banking. Muslim MSMEs should have stronger motivation to choose Sharia banking. In addition to the motivation of Muslim MSMEs, financing decisions by MSMEs for Islamic banking are also influenced by the impression of quality given by Islamic banking. The impression of quality provided by Islamic banking and perceived by MSMEs of good value will strengthen the relationship of motivation of MSMEs to use financing by Islamic banking. Conversely, if the impression of poor quality will weaken the relationship of the motivation of MSMEs to use financing by Islamic banking.

Literature Review

Islam teaches its adherents to maintain a balance between income and expenditure so that life is reached simply. Simplicity of life with adequate consumption patterns to the needs needed will affect motivation in purchasing. At least the following rules will help Muslims in regulating their consumption patterns:

1. Not living luxuriously
2. Prohibition of israf, tabdzir and safih.
3. Balance in consumption
4. Prohibition of consuming dangerous goods and services

a. Purchase Decision

Purchasing decisions are general theories and are also interpreted as financing decisions because financing decisions are essentially the same as buying decisions. Purchasing decisions become a very important point in the stages of the consumer decision making process. After the alternative evaluation will conclude the purchasing decision on the sub-decision, namely the brand decision, supplier decision, quantity decision, time decision, and payment method decision. For Shariah banking, especially the PT Bank Syariah Mandiri financing decision by the MSMEs will determine the opportunity for financing expansion so that the financing portfolio is bigger and the opportunity to get profits also increases.

b. Consumer motivation

Motivation in the form of encouragement or motivation that encourages someone to do something consciously, as well as consumers who will consciously encourage themselves or motivated by a motivation to decide to buy something from a supplier. According to Abraham Maslow someone will be motivated to buy something according to the needs and specific time space arranged in a hierarchy from the most urgent to the non-urgent. There are five needs hierarchy according to Abraham Maslow, namely physiological needs, security needs, social needs, esteem needs, and actualization needs.

c. Perceived quality

Perceived quality is the customer's perception of the overall quality or excellence of a product or service regarding the intended purpose. Quality can be measured by Tangible, Reliability, Responsiveness, Assurance and Emphaty.

d. Micro small and Medium Enterprises

According to Law No. 20/2008, the MSME criteria are as follows:

No.	DESCRIPTION	CRITERIA	
		ASSET	OMZET

1.	MICRO BUSINESS	Maximum IDR 50 million	Maximum IDR 300 million
2.	SMALL BUSINESS	> IDR 50 - 500 million	> IDR300 million - 2,5 billion
3.	MEDIUM BUSINESS	> IDR 500 – 10 billion	> IDR2,5 billion - 50 billion

MSMEs in carrying out business activities have very high dependency characteristics for individual owners and managers. This dependency makes MSMEs very flexible and quick in making decisions including decisions on the need for additional venture capital. The decision to increase business capital by MSMEs is usually enough to be decided by one person. Islamic banks become one of the choices in fulfilling capital needs by MSMEs because Islamic banks have product features that are needed by MSMEs.

Research Method

This study will use primary data collected through questionnaires distributed to customers of PT Bank Syariah MandiriTebing Tinggi branch offices as many as 150 customers with the criteria of having financing between IDR 25 million to IDR 100 million with a collection of 1 (current). Data processing using SPSS version 22 with moderating variables. The research conceptual framework is as follows:

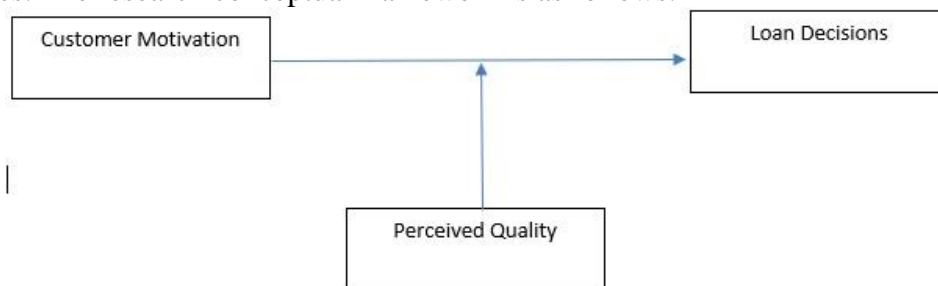


Figure 1. Conceptual framework of research

The hypothesis is based on the conceptual framework as follows:

1. Customer motivation affects the financing decisions
2. Perceived quality influences financing decisions
3. Perceived quality moderates the relationship between customer motivation and financing decisions.

The first step will be to test the validity and reliability of the research instrument in the form of questionnaire. After the instrument is declared valid and the next reliable data will be tested for normality. Normal data is a requirement to see multiple linear regression, regression coefficients and partial test between independent variables and dependent variables. At the end of the analysis using the residual test to see the quality impression variable in moderating the relationship between the motivational variable and the financing decision variable.

Result

After data collection and data processing the following processing results are obtained:

Tabel 1 variable financing decisions (Correlations)

	p1	p2	p3	p4	p5	total
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total	Pearson Correlation	.464**	.251**	.419**	.512**	.508**	1
	Sig. (2-tailed)	.000	.002	.000	.000	.000	
	N	150	150	150	150	150	150

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

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

The statements in the questionnaire for the financing decision variables are declared valid and reliable seen from table 1.

Tabel 2 variable customer motivation (Correlations)

		p1	p2	p3	p4	p5	total
total	Pearson Correlation	.410**	.351**	.648**	.330**	.541**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	150	150	150	150	150	150

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

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

The statements in the questionnaire for the variable of consumer motivation are valid and reliable seen from table 2.

Tabel 3 variable perceived quality (Correlations)

		p1	p2	p3	p4	p5	total
total	Pearson Correlation	.508**	.445**	.498**	.456**	.431**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	150	150	150	150	150	150

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

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

The statements in the questionnaire for the impression quality variable are declared valid and reliable seen from table 3.

Tabel 4 normalitas (One-Sample Kolmogorov-Smirnov Test)

		Unstandardized Residual	
N		150	
Normal Parameters ^{a,b}	Mean	.0000000	
	Std. Deviation	1.92331398	
Most Extreme Differences	Absolute	.050	
	Positive	.050	
	Negative	-.039	
Test Statistic		.050	
Asymp. Sig. (2-tailed)		.200 ^{c,d}	
Monte Carlo Sig. (2-tailed)	Sig.	.873 ^e	
	99% Confidence Interval	Lower Bound	.803
		Upper Bound	.943

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.
- d. This is a lower bound of the true significance.
- e. Based on 150 sampled tables with starting seed 2000000.

In table 4 it can be seen that the significance of $0.873 > 0.05$ indicates normal data and further data analysis can be performed.

Tabel 5 koefitendeterminan (Model Summary^b)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.358 ^a	.128	.116	1.93635	.128	10.811	2	147	.000

- a. Predictors: (Constant), z, x
- b. Dependent Variable: y

Table 5 shows that the adjusted R square value of 0.116 or 11.6% shows that MSME financing decisions at Bank Syariah Mandiri can be explained by the consumer motivation variable and the quality impression variable by 11.6% while the remaining 88.4% is explained by other variables.

Tabel 6 regresi dan uji parsial (Coefficients^a)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	11.393	1.493		7.631	.000					
x	.208	.072	.236	2.878	.005	.304	.231	.222	.883	1.132
z	.180	.074	.201	2.450	.015	.281	.198	.189	.883	1.132

- a. Dependent Variable: y

In table 6 it can be seen that the regression equation is $Y = 11,393 + 208X + 0,180Z$ showing the influence of both positive variables on MSME financing decisions at Bank Syariah Mandiri. In addition to the regression equation, partially it can be seen the influence of consumer motivation variables on financing decisions significantly influence the significance of the analysis $0.005 < 0.05$ significance of the model. Likewise for the variable quality impressions significantly influence financing decisions seen from the significance of the analysis $0.015 < 0.05$ significance of the model.

Tabel 7 uji residual Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	.808	.996		.811	.419					

y	.047	.054	.071	.869	.386	.071	.071	.071	1.000	1.000
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a. Dependent Variable: absres_2

In table 7 it can be seen that the t-count value is positive 0.869 and the significance is $0.386 > 0.05$ so that the impression quality variable cannot moderate the influence of the consumer motivation variable on the MSME financing decision variable at Bank Syariah Mandiri in Tebing Tinggi branch.

Conclusion

Data analysis shows:

1. Consumer motivation variables significantly influence MSME financing decisions at Bank Syariah Mandiri.
2. The variable impression quality has a significant effect on MSME financing decisions at Bank Syariah Mandiri.
3. The impression quality variable cannot be a moderating variable between the influence of consumer motivation variables on MSME financing decisions at Bank Syariah Mandiri.
4. The variable of consumer motivation and the impression of quality are able to explain its influence in MSME financing decisions at Bank Syariah Mandiri by the remaining 11.6% explained by other variables.

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