

Analyzing the Impact of Service Quality, Credit Procedures, and Interest Rates on Customer Credit Decisions at Bank Mandiri Dili Timor-Leste

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ABSTRACT

The purpose of this study was to determine and analyze the quality of service, credit procedures and interest rates affect customer decisions to take credit at Bank Mandiri Timor-Leste. This research method is causative research. Causative research focuses on proving research hypotheses and understanding through various tests. Causative research more often attempts to measure a concept (variable), so that it is easier to understand statistically. The results showed that service quality has a positive and significant effect on customer decisions in taking credit, credit procedures have a positive and significant effect on customer decisions in taking credit, interest rates have a positive and significant effect on customer decisions in taking credit, and service quality, credit procedures and interest rates have a positive and significant effect on customer decisions in taking credit.

Keywords: service quality, credit procedures, interest rates, customer decisions in taking credit

I. INTRODUCTION

A bank is a financial institution utilized by both companies and individuals to securely store funds, rooted in trust and service. In today's landscape, banks are expected to play a pivotal role in enhancing their business achievements by providing top-notch services to customers, influencing customer trust. Bank Mandiri Timor-Leste, operating since 2003, has faced challenges, particularly during the 2006 crisis when many debtors struggled to repay loans due to widespread business destruction. Despite facing stiff competition from other banks like Banco Nacional de Comércio de Timor-Leste (BNCTL), BRI, and Banco Naçional Ultramarino (BNU), Bank Mandiri began its revival between 2008 and 2012, coinciding with improved political and economic conditions in Timor-Leste post-crisis.

Customer decisions to take credit play a crucial role in enhancing a bank's existence and resilience amid intensifying competition. It reflects consumer trust in the bank's credit products. The decision-making process is particularly vital for a bank like Bank Mandiri.

However, customers do not automatically decide to take the offered credit. Numerous factors need consideration, such as the quality of service, credit disbursement procedures, interest rates, repayment period, and collateral.

Banking services have become increasingly crucial with growing competition in the banking sector. While most banking products and processes are similar, the difference lies in how banks serve their customers. Quality service, aligned with customer expectations, is deemed good service, fostering customer satisfaction and encouraging repeat credit transactions. If a bank fails to meet customer expectations, the service is considered subpar, and customers may lose interest in repeated transactions.

Another factor influencing both the bank and customer decisions in obtaining credit is the credit procedure implemented by the bank. Credit procedures are seen as steps taken by customers in the credit disbursement process. These procedures are the bank's effort to mitigate credit risks, encompassing planning, credit decision processes, credit grant preparation, documentation, credit approval, and credit supervision.

The third influential factor is the interest rate, a crucial indicator in banking and financial marketing activities. The interest rate is the compensation provided by the bank to customers buying and selling its products. The decision-making process of customers is significantly impacted by the interest rate. Different banks set different interest rates, and in the case of Bank Mandiri, the interest rates for consumer credit installments are smaller, especially for civil servants or government employees at 11%, and for veterans, it is 6% per month.

Issues often arise in the implementation of credit agreements, primarily when debtors fail to fulfill their obligations, commonly known as default. Debtors may be late in payments, affecting both principal and interest. Hence, banks usually request collateral from customers to secure the repayment of credit.

Several previous studies have demonstrated the influence of these factors on customer decisions. For instance, research by Badrul Huda et al. (2019) and Fauzi and Hamidi (2015) highlighted the significant impact of service quality, credit procedures, and interest rates on customer decisions in obtaining credit.

Given the above discussion, the researcher deems it necessary to conduct further research with the title "The Influence of Service Quality, Credit Procedures, and Interest Rates on Customer Decisions in Obtaining Credit at Bank Mandiri Timor-Leste."

A. Problem Statement

1. Does service quality affect customer decisions in taking credit at Bank Mandiri Timor-Leste?
2. Do credit procedures affect customer decisions in taking credit at Mandiri Bank Timor-Leste?
3. Does the interest rate affect the customer's decision to take credit at Bank Mandiri Timor-Leste?

4. Do service quality, credit procedures and interest rates simultaneously affect customer decisions to take credit at.

B. Research Objectives

1. To determine and analyze the quality of service affects customer decisions in taking credit at Bank Mandiri Timor-Leste.
2. To determine and analyze credit procedures affect customer decisions in taking credit at Bank Mandiri Timor-Leste.
3. To determine and analyze the interest rate affects the customer's decision to take credit at Bank Mandiri Timor-Leste.
4. To determine and analyze the quality of service, credit procedures and interest rates simultaneously affect customer decisions in taking credit at Bank Mandiri Dili Timor Leste.

C. Research Benefits

1. Practical benefits:

It is hoped that the results of this study can provide valuable information for banks in managing HR and all policies that are directly related to HR aspects better.

2. Theoretical benefits:

- a. The results of this study are expected to be useful for writers and readers as additional insight and knowledge regarding the application of service quality, credit procedures and interest rates to decisions in taking credit.

- b. Can be used as a source of reference and material for consideration for students of the Faculty of Economics and Business (IOB) who will develop research related to marketing

II. LITERATURE REVIEW

A. Decision Making

Decision-making is the process of selecting alternative actions to achieve specific goals or objectives. It involves a systematic approach to problem-solving through the collection of data, transforming it into information, and considering relevant factors in the decision-making process.

According to Robbins (2007), decision-making is the determination of choices among two or more alternatives. Terry (2003) states that decision-making involves selecting behavioral alternatives from two or more options to solve a problem by choosing one of the possible alternatives.

Simon (1993) describes decision-making as the selection of action alternatives from various possibilities, processed through certain mechanisms with the expectation of achieving the best decision. Siagian in Syamsi (1995) defines decision-making as a systematic approach to a problem, involving the collection of facts and data, mature determination of faced alternatives, and the selection of an action deemed most appropriate.

Eisenfuhr in Lunenburg (2010) defines decision-making as the process of choosing from a number of alternatives to achieve desired outcomes. This definition comprises three key elements: choosing from various options, a process involving more than just the final selection of an alternative, and the desired outcome resulting from the mental activities involved in reaching the final decision.

Moreover, Terry (1994) views decision-making as the selection of specific behavioral alternatives from two or more existing options. Wang and Ruhe (2007) argue that decision-making is the process of choosing a preferred option or action among alternatives based on given criteria or strategies.

B. Service Quality

Service quality is defined based on customer expectations and desires. According to Parasuraman (2013), service quality is the extent of the gap between the reality and expectations of customers regarding the service they receive. Wyekof (2010) defines service quality as the level of excellence expected and controlled to meet customer desires.

Tjiptono (2014) states that service quality is the fulfillment of customer needs and desires, as well as the accuracy of delivery to align with customer expectations. Therefore, two main factors influencing service quality are expected service and perceived service. Fandy Tjiptono (2012) defines service quality as a measure of how well the provided service level aligns with customer expectations. There are three consistent quality orientations: customer perceptions, products or services, and processes.

Parasuraman (2002) defines service quality as the level of excellence expected and controlled to meet customer desires. Tjiptono (2005) explains that if the received or recommended service aligns with expectations, service quality is perceived as good and satisfying. If the received service exceeds customer expectations, service quality is perceived as ideal. Conversely, if the received service is lower than expected, perceived service quality is considered poor. Thus, the quality of service depends on the service provider's ability to consistently meet customer expectations.

C. Credit Procedure

Credit procedures are defined as the stages undertaken by a bank to facilitate customer requests for credit. Before a debtor obtains credit, there is a need for various stages, starting from the submission of a credit proposal and required documents, the verification of the authenticity of the prospective customer's documents, credit analysis, to the realization of the credit by the bank.

According to Ira (2015), credit procedures are clerical steps, usually involving several individuals in one or more departments, created to ensure the uniform handling of a company's recurring transactions.

Tambunan (2013) defines procedures as guidelines containing operational procedures within an organization used to ensure that all decisions, actions, and the use of process facilities carried out by people in the organization, who are members of the organization, are efficient, consistent, standard, and systematic.

According to Kamsir (2010), the credit granting procedure is as follows: before a debtor obtains credit, they must go through assessment stages, starting from the submission of a credit proposal and required documents, verification of document authenticity, credit analysis, and finally the disbursement of credit. These stages in providing credit are known as the credit granting procedure.

Kuncoro (2002: 245) reveals that the credit procedure is the financial institution's effort to reduce the risk of credit granting. It begins with planning credit, the credit decision-making process (initiation, analysis and evaluation, negotiation, recommendation, and credit decision), credit grant preparation, credit documentation and administration, credit disbursement approval, and credit supervision and guidance.

Hasan (2014) states that the credit procedure involves stages that must be completed before a credit decision is made for disbursement. The purpose of the credit procedure is to simplify the bank's assessment of the eligibility of a credit application. Generally, credit granting procedures are differentiated between individual loans and loans by legal entities.

According to Veitzhal (2013:124), credit procedures are the provisions and conditions or actions that must be taken from the customer submitting a credit application until the credit is repaid by the customer. For specific types of credit with unique terms and procedures, this distinction is made.

Meanwhile, Hasibuan (2016:67) defines credit procedures as the stages that must be fulfilled by customers in credit disbursement. Credit procedures also signify the bank's efforts to minimize the risk of credit granting.

D. The interest rate

The interest rate, as defined by Samuelson and Nordhaus (2005), is the payment made for the use of money. It represents the amount of interest paid per unit of time. Society must bear the cost of borrowing money, measured in rupiahs per year for each borrowed rupiah. The interest rate is influenced by changes in the demand for money (credit). An increase in interest rates leads to a decrease in aggregate demand/investment expenditure, while a decrease in interest rates results in an increase in aggregate demand.

Fisher, as cited in Mankiw (2003), states that "nominal interest rates change for two reasons: either the real interest rate changes or the inflation rate changes. Thus, the nominal interest rate is the sum of the real interest rate and the inflation rate." Nasution (2001) also expresses that the nominal interest rate, composed of the real interest rate plus the inflation rate, reflects this relationship.

According to Kasmir (2014), interest rates are the compensation provided by banks, based on conventional principles, to customers who buy or sell their products. For banks, interest is interpreted as the price paid to customers (who have savings) and the price paid by customers to the bank (customers who obtain loans).

Interest rates are the price paid for borrowing a sum of money over a specified period and are expressed as a percentage. According to Judisseno (2009:80), interest rates also represent the income earned by those who provide their surplus money for temporary use by those in need. This surplus is used to cover their deficits or spending units.

Sunariyah (2004) suggests that interest rates are the price of a loan as a percentage of the principal amount per unit of time. Interest is a measure of the cost of resources used by the debtor and must be paid to the creditor for a specific period.

Keynes, as cited in Kuncoro (2001), asserts that interest rates arise from the demand and supply of money in society. Changes in interest rates affect the desire to make investments, such as in securities, where prices may rise or fall depending on interest rates (if interest rates rise, securities prices fall, and vice versa). This implies that holders of securities may experience capital losses or gains.

Miller et al., cited by Puspoprano (2004), state that interest is a sum of money, valued in currency, received by the lender (creditor), while the interest rate is the ratio of interest to the loan amount.

Ismail (2010), in his book on banking management, explains that interest is the price paid by banks and/or customers as compensation for transactions between banks and customers. Interest rates attract customers to save and invest. If interest rates are high, people tend to be attracted to deposit their money in the bank; conversely, if interest rates are low, people are less inclined to deposit their money in the bank.

E. Conceptual Framework

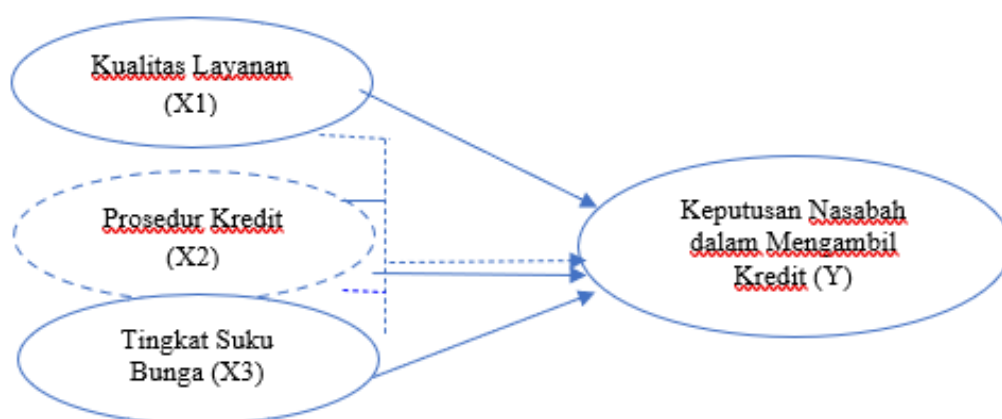


Figure 1. Framework

F. Hypotheses

1. The Influence of Service Quality on Customer Decisions in Obtaining Credit

The research conducted by Badrul Huda et al. (2019) revealed that the quality of service significantly influences customers' decisions in taking credit. Another study by Rizki Ahmad Fauzi and Adi Hamidi (2015) found a positive impact of service quality on credit decision-making. Shobirin et al.'s (2016) research also indicated a significant positive influence of service quality on credit decision-making. Similarly, Satriyo Agilwaseso et al. (2014) showed that service quality positively affects decisions in taking credit.

H1: Service Quality has a positive and significant influence on customer decisions in obtaining credit at Bank Mandiri Timor-Leste.

2. The Influence of Credit Procedures on Customer Decisions in Obtaining Credit

Research by Badrul Huda et al. (2019) suggested that credit procedures significantly affect customer decisions in obtaining credit. However, Rizki Ahmad Fauzi and Adi Hamidi's (2015) study found that credit procedures do not have a significant impact on credit decision-making.

H2: Credit Procedures have a positive and significant influence on customer decisions in obtaining credit at Bank Mandiri Timor-Leste.

3. The Influence of Interest Rates on Customer Decisions in Obtaining Credit

Badrul Huda et al.'s (2019) research indicated that interest rates significantly influence customer decisions in obtaining credit. In contrast, Rizki Ahmad Fauzi and Adi Hamidi's (2015) study showed a positive impact of interest rates on credit decision-making. Shobirin et al. (2016) also found a significant positive influence of interest rates on credit decision-making. Similarly, Satriyo Agilwaseso et al. (2014) demonstrated that interest rates positively affect decisions in taking credit.

H3: Interest Rates have a positive and significant influence on customer decisions in obtaining credit at Bank Mandiri Timor-Leste.

4. The Influence of Service Quality, Credit Procedures, and Interest Rates on Customer Decisions in Obtaining Credit

H4: Service Quality, Credit Procedures, and Interest Rates collectively influence customer decisions in obtaining credit.

III. RESEARCH METHODS

A. Research Design

According to Sugiyono (2010: 310), causative research is research that aims to determine the relationship or influence of the independent variable on the dependent variable. Causative research focuses on proving research

hypotheses and understanding through various tests. Causative research more often attempts to measure a concept (variable), so that it is easier to understand statistically.

B. Population

Uma Sekaran (2011: 121) population is the entire group of people, events or things of interest that researchers want to investigate. The population in this study were customers at Bank Mandiri Timor-Leste who submitted credit proposals in January and February 2023 totaling 420 credit customers.

C. Sampling Technique

The sampling technique in this study is to use the convenience sampling method. This method is to select a population sample whose data is easily obtained based on the wishes of the researcher Hartono, (2013).

$$n = \frac{N}{1 + N \cdot e^2}$$

Description

N = Jumlah Nasabah

n = Sample

e = Presentation 10%

$$n = \frac{420}{1 + 420 (0,1)^2}$$

$$n = \frac{420}{1 + 420 \times 0,01}$$

$$n = \frac{420}{1 + 4,2}$$

$$n = \frac{420}{5,2} = 80,769$$

n = 81 people as samples in this study.

D. Type of Research

The type of research used in this study is to use descriptive research methods with a quantitative approach. Quantitative Research Methods, as stated by Sugiyono (2012: 8), namely: "Research methods based on the philosophy of positivism, used to research on certain populations or samples, data collection using research instruments, data analysis is quantitative / statistical, with the aim of testing predetermined hypotheses".

E. Data Source

The data source in this study is primary data obtained from respondents' answers to the questionnaires sent, while the data source comes from the answers to the number of employees working at Bank Mandiri Timor-Leste. The instrument in this study was a questionnaire designed by the researcher, this questionnaire refers to the variables and indicators of the study.

F. Data Collection Technique

The data collection method in this study is by using a questionnaire, as stated by Sugiyono (2012), a questionnaire is a data collection technique that is done by giving a set of questions or written questions to respondents to answer. In this study, the questionnaires will be given to all employees who work at Bank Mandiri Timor-Leste.

The stages in distributing and collecting questionnaires are divided into two stages, namely the first stage of distributing questionnaires to all employees who work at Bank Mandiri Timor-Leste and then waiting for the questionnaire. The second stage is the collection of questionnaires that have been filled in by the number of employees working at Bank Mandiri Timor-Leste, then data processing is carried out.

G. Operational Definition of Variables

Table 1. Variable

No	Variable	Definition	Indicator
1	Quality of Service	Parasuraman (in Tjiptono, 2008: 69) says that service quality indicators are:	Tangibles atau bukti Reliability atau keandalan Responsiveness atau ketanggapan Assurance atau jaminan Empathy
2	Credit Procedure	According to Dwir Utami (2019) the indicators of credit procedures are as follows:	Credit Realization Ease of Procedure Speed of Implementation Requirements
3	Interest Rate	Cashmere (2010: 137-140), indicators of interest rate setting (loans and deposits) are as follows:	Need for funds Profit target Timeframe

4	Customer's decision to take credit	Kolter and Armstrong, (2001: 222) reveal the indicators of decisions to take credit are:	Employee performance Satisfaction with the credit offered. Provision of information when requested.
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H. Instrument Test

1) Validity Test

The validity test of the instrument used to measure the research variables needs to be carried out before analyzing the subject matter. Validity is the accuracy or accuracy of an instrument in measuring what you want to measure. Validity tests are often used to measure the accuracy of an item in a questionnaire or scale, if the items on the questionnaire are correct in measuring what you want to measure (Priyanto, 2010).

2) Reliability Test

According to (Ghozali, 2011) reliability is a tool for measuring a questionnaire which is an indicator of a variable. A questionnaire is said to be reliable if the respondent's answer to the statement is consistent. The reliability test can be done with the SPSS computer program.

I. Multiple Linear Regression Analysis

1) Descriptive Statistical Analysis

Descriptive statistics are statistics used to analyze data by describing or describing the data that has been collected as is without intending to make general conclusions or generalizations, Sugiyono (2012). To measure indicators or variables, the following formula is used:

$$I = \frac{\sum R}{N} \times 100\%$$

Where;

I : Indicator is the percentage of the variable

$\sum R$: Total of each answer scale

Standart n : The ideal weight obtained from multiplying n (number of samples) by the number of variables.

Table 2. Descriptive Analysis Criteria

No	Criteria	Categorical
1	1,00 – 1,80	Is in a very negative area (very low)
2	1,81 – 2,60	Being in the negative or low area (low)

3	2,61 – 3,40	Being in the middle area (medium)
4	3,41 – 4,20	Being in the positive region (high)
5	4,21 – 5,00	Being in the very positive area (very high)

Source: Arikunto (1998) in Moenardy (2016: 211)

2) Linear Regression Model

$$Y = \alpha + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + e$$

Y : Credit repayment decision

α : Constant

β1 : Service Quality Regression Coefficient

β2 : Credit Procedure Regression Coefficient

β3 : Interest Rate Regression Coefficient

X1 : Service Quality

X2 : Credit Procedure

X3 : Interest Rate

e : Confounding Error (error or residual)

This hypothesis testing is to prove whether or not there is a significant influence between service quality, credit procedures and interest rates on credit return decisions at Bank Mandiri. The testing of the proposed hypothesis is carried out in the following way:

a. T test

The t test is used to test the level of significance between the independent variable and the dependent variable partially, by comparing *thitung* with *ttabel*, which means that the independent variable partially affects the dependent variable.

$$t \frac{b}{sb}$$

Sugiyono (2014 : 247)

The decision criterion is that the hypothesis is accepted if the tcount is greater than the ttable (tcount > ttable) or the probability level of significance (p) is less than alpha (p < α) and vice versa the hypothesis is rejected if the tcount < ttable or p > α.

b. F test

Hypothesis 4 test used F test with the formula:

$$F = \frac{R^2 / k}{(1 - R^2) / (n - k - 1)}$$

Where;

R² = Coefficient of Determination

K = Number of Predictors

N = Number of Samples

The decision criterion is that the hypothesis is accepted if it is greater than F_{count} or greater than F_{table} or the probability level of significance (p) is less than α ($p < \alpha$) and vice versa the hypothesis is rejected if $F_{count} < F_{table}$ or ($p > \alpha$).

c. The coefficient of determination

The coefficient of determination (R^2) is to determine the extent to which the independent variable (X) affect the rise and fall of the dependent variable (Y) by looking at the the magnitude of the total coefficient of determination (R^2). If (R^2) obtained is close to 1 (one), it can be said that the stronger the model. If (R^2) is closer to 0 (zero), the weaker the influence of the independent variables on the dependent variable. All calculations and data analysis were carried out using a computer with the program "SPSS (*Statistic Product for Service Solution*)²⁵".

IV. RESULTS AND DISCUSSION

A. Description of Respondent Frequency of Service Quality Variables

Table 3. Respondent Frequency of Service Quality Variables

Questions Item		Respondent's Answer					Score	Indicator Achievement	Category
		SS	S	N	TS	STS			
		5	4	3	2	1			
X1.1	F	21	27	16	16	1	294	3,62	High
	%	25,9	33,3	19,8	19,8	1,2	100		
X1.2	F	18	25	21	16	1	286	3,53	High
	%	22,2	29,6	25,9	18,8	1,2	100		
X1.3	F	0	43	32	6	0	280	3,45	High
	%	0	53,1	39,5	7,4	0	100		
X1.4	F	31	42	5	3	0	344	4,24	Very High
	%	38,3	51,9	6,2	3,7	0	100		
X1.5	F	17	46	15	3	0	320	3,95	High
	%	21,0	56,8	18,5	3,7	0	100		

X1.6	F	22	15	17	20	7	268	3,30	High
	%	27,2	18,5	21,0	24,7	8,6	100		
Rata-rata capaian Kualitas Pelayanan								3,68	High

Source: Primary Data (2023, Processed)

Based on this table, it can be seen that the average achievement of the service quality variable gets a score of 3.68 with a high category which is influenced by each instrument used, namely the equipment used by Bank Mandiri Dili Timor Leste employees is very adequate to serve customers gets a score of 3.62 with a high category, Bank Mandiri Dili Timor Leste has a neat, clean and comfortable room for customers gets a score of 3.53 with a high category.

On the statement item, Bank Mandiri Dili Timor Leste's service is in accordance with what is expected to get a score of 3.45 which is also in the high category, Bank Mandiri Dili Timor Leste is responsible for mistakes made by the bank received a score of 4.24 with a very high category, Bank Mandiri Dili Timor Leste employees have good abilities in serving customers received a score of 3.95 with a high category, and Bank Mandiri Dili Timor Leste employees have a good attitude or ethics in serving customers received a score of 3.30 which is also in a fairly high category.

B. Description of Respondent Frequency of Credit Procedure Variables

Table 4. Respondent Frequency of Credit Procedure Variables

Questions Item		Respondent's Answer					Score	Indicator Achievement	Category
		SS	S	N	TS	STS			
		5	4	3	2	1			
X2.1	F	21	27	16	16	1	294	3,62	High
	%	25,9	33,3	19,8	19,8	1,2	100		
X2.2	F	18	24	21	16	2	283	3,49	High
	%	22,2	29,6	25,9	19,8	2,5	100		
X2.3	F	21	27	16	16	1	294	3,62	High
	%	25,9	33,3	19,8	19,8	1,2	100		
X2.4	F	16	38	19	8	0	305	3,76	High
	%	19,8	46,9	23,5	9,9	0	100		
X2.5	F	2	37	32	8	2	272	3,35	High

	%	2,5	45,7	39,5	9,9	2,5	100		
X2.6	F	5	35	17	14	0	244	3,01	High
	%	6,2	43,2	33,3	17,3	0	100		
X2.7	F	0	43	32	6	0	280	3,45	High
	%	0	53,1	39,5	17,3	0	100		
X2.8	F	16	37	18	10	6	308	3,80	High
	%	19,8	45,7	22,2	12,3	7,4	100		
Average Credit Procedure Achievement								3,51	Tinggi

Source: Primary Data (2023, Processed)

Based on this table, it can be seen that the average achievement of the credit procedure variable received a score of 3.51 with a high category which was influenced by each statement item, namely not experiencing obstacles in the disbursement and credit process received a score of 3.62 with a high category, being able to easily apply for credit even though the funds applied for are fairly small got a score of 3.49 with a high category.

In the statement that it is easy to understand the credit taking procedures set by Bank Mandiri Dili Timor Leste, it received a score of 3.62 with a high category, the implementation of credit procedures at Bank Mandiri Dili Timor Leste is not slow, it received a score of 3.76 with a high category, the process of disbursement and credit by Bank Mandiri Dili Timor Leste submitted by customers is fairly fast getting a score of 3.35 which is also in a fairly high category.

Furthermore, the statement of credit requirements applied by Bank Mandiri Dili Timor Leste is straightforward scored 3.01 with a high category, the requirements that must be met to take credit are not difficult to carry out scored 3.45 with a high category, and prefer to take credit at financial institutions taken by neighbors or family scored 3.80 with a high category.

C. Description of Respondent Frequency of Interest Rate Variables

Table 5. Respondent Frequency of Interest Rate Variables

Questions Item	Respondent's Answer					Score	Indicator Achievement	Category	
	SS	S	N	TS	STS				
	5	4	3	2	1				
X3.1	F	High	27	16	16	1	294	3,62	High
	%	25,9	33,3	19,8	19,8	1,2	100		

X3.2	F	High	20	18	20	5	269	3,32	High
	%	22,2	30,9	22,2	24,7	6,2	100		
X3.3	F	High	25	21	16	1	285	3,53	High
	%	22,2	30,9	25,9	19,8	1,2	100		
X3.4	F	High	43	32	6	0	280	3,45	High
	%	0	53,1	39,5	7,4	0	100		
X3.5	F	High	25	21	16	1	285	3,53	High
	%	22,2	30,9	25,9	19,8	1,2	100		
X3.6	F	High	43	32	6	0	280	3,45	High
	%	0	43,1	39,5	7,4	0	100		
X3.7	F	High	37	18	10	0	302	3,72	High
	%	19,8	45,7	22,2	12,3	0	100		
X3.8	F	High	15	16	20	0	263	3,24	High
	%	28,4	18,5	19,8	24,7	0	100		
Average Interest Rate Achievement								3,48	High

Source: Primary Data (2023, Processed)

Based on this table, it can be seen that the average achievement of the interest rate variable gets a score of 3.48 with a high category which is influenced by each statement item, namely Bank Mandiri Dili Timor Leste always provides interest rates to customers who take credit gets a score of 3.62 with a high category, the interest rate provided by Bank Mandiri Dili Timor Leste is quite affordable by the community gets a score of 3.32 with a fairly high category.

At the item statement The customer does not object to the credit interest rate provided by BANK Nusasari received a score of 3.53 with a high category, BANK Nusasari's interest rate has followed the interest standards set by the government received a score of 3.45 with a high category, Bank Mandiri Dili Timor Leste does not charge high interest rates like loan sharks received a score of 3.53 with a high category.

On the statement item preferring to do credit at Bank Mandiri Dili Timor Leste whose interest rates are lower than other financial institutions received a score of 3.45 which is in the high category, When compared to other financial institutions, credit interest rates at Bank Mandiri Dili Timor Leste tend to be lower received a score of 3.72 with a high category, and Bank Mandiri Dili Timor Leste interest rates are lower than interest rates at other financial institutions received a score of 3.24 which is in the moderately high category.

D. Description of the Frequency of Respondent Variable Customers in Taking Credit

Table 6. Frequency of Respondent Variable Customers in Taking Credit

Questions Item		Respondent's Answer					Score	Indicator Achievement	Category
		SS	S	N	TS	STS			
		5	4	3	2	1			
Y.1	F	21	27	16	16	1	294	3,62	High
	%	25,9	33,3	19,8	19,8	1,2	100		
Y.2	F	18	25	21	16	1	286	3,53	High
	%	22,2	30,9	25,9	19,8	1,2	100		
Y.3	F	0	43	32	6	0	280	3,45	High
	%	0	53,1	39,5	7,4	0	100		
Y.4	F	5	35	26	15	0	273	3,37	High
	%	6,2	43,2	32,1	18,5	0	100		
Y.5	F	18	19	24	15	5	273	3,37	High
	%	22,2	23,5	29,6	18,5	6,2	100		
Y.6	F	18	25	21	16	1	286	3,53	High
	%	22,2	30,9	25,9	19,8	1,2	100		
Y.7	F	0	43	32	6	0	280	3,45	High
	%	0	53,1	39,2	7,4	0	100		
Y.8	F	18	25	21	16	1	286	3,53	High
	%	22,5	30,9	25,9	19,8	1,2	100		
Y.9	F	0	43	32	6	0	280	3,45	High
	%	0	53,1	39,2	7,4	0	100		
Y.10	F	16	37	18	10	0	302	3,72	High
	%	19,8	45,7	22,2	12,3	0	100		
Average Customer Achievement in Taking Credit								3,50	High

Source: Primary Data (2023, Processed)

Based on the above table, it can be observed that the average achievement of the customer variable in taking credit scores 3.50, which falls into the high category, influenced by each instrument. Specifically, employees of Bank Mandiri Dili Timor Leste have provided good service, receiving a score of 3.62, categorized as high. The credit provided by Bank Mandiri Dili Timor Leste is capable of meeting needs, scoring 3.53 in the high category.

Statements regarding the ease of repaying credit at Bank Mandiri Dili Timor Leste scored 3.45, falling into the high category. The availability of information about credit acquisition at Bank Mandiri Dili Timor Leste received a score of 3.37, categorized as high. Information conveyed by employees of Bank Mandiri Dili Timor Leste is clear, receiving a score of 3.37 in the high category. The decision to take credit at Bank Mandiri Dili Timor Leste is influenced by family, scoring 3.53 in the high category.

In the statement item where consideration is given more to the advice of neighbors or family than the quality of service and credit procedures in deciding to take credit at Bank Mandiri Dili Timor Leste, a score of 3.45 was obtained, falling into the high category. The decision to take credit at Bank Mandiri Dili Timor Leste is influenced by others, scoring 3.53 in the high category. The service provided by Bank Mandiri Dili Timor Leste becomes a reason to take credit, scoring 3.45 in the high category. Additionally, prioritizing good service over the ease of credit procedures in deciding to take credit scored 3.72, categorized as high.

E. Classical Assumption Test

1) Normality Test

The normality test is to see whether the residual value is normally distributed or not. The normality test aims to see whether the independent variable and the dependent variable in the regression capital have a normal distribution or not. In the P-Plot graphic, it can be seen that the points spread around the diagonal line and generally the distribution follows the direction of the diagonal line. Even though it shows a slight deviation, the regression capital fulfills the assumption of being close to normal so it is feasible to use. The data normality test in this study can be seen in the following figure:

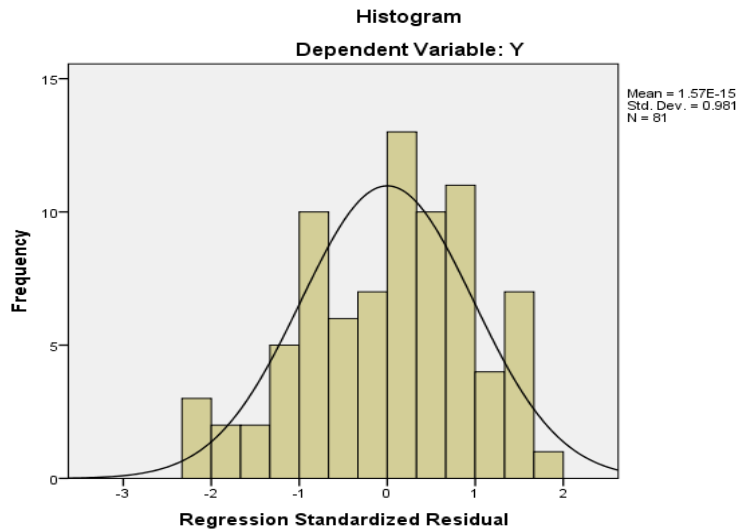


Figure 2. Data Normality Test

Source: Primary Data (2023, Processed)

2) Normal P-Plot Regression Standardized Residual Dependent Variable Customer Satisfaction

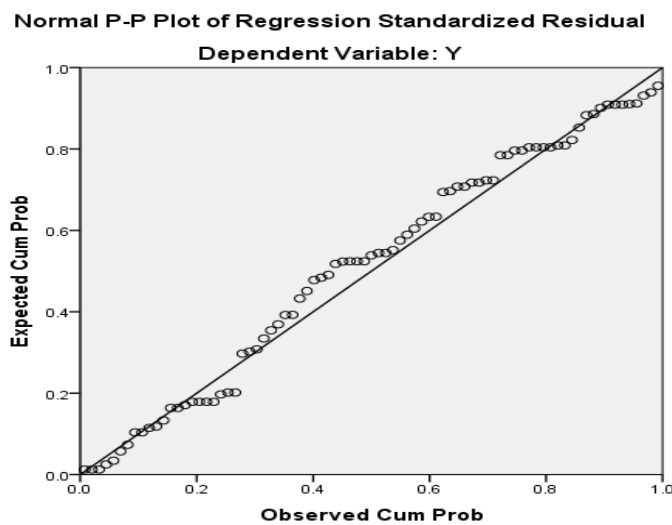


Figure 3. Normal P-Plot Regression Standardized Residual Dependent Variable Customer Satisfaction

Source: Primary Data (2023, Processed)

Based on Figure 2 on the histogram graph, it is shown that the data is on a normal curve or spreads following a normal distribution. Likewise Figure 3 on the P-plot graph, it can be seen that the points spread around the diagonal line and generally the distribution follows the direction of the diagonal line. Even though it shows a slight deviation, the regression model fulfills the assumption of being close to normal so it is feasible to use it.

3) Heteroscedasticity Test

Dependent Variable: Customer Satisfaction

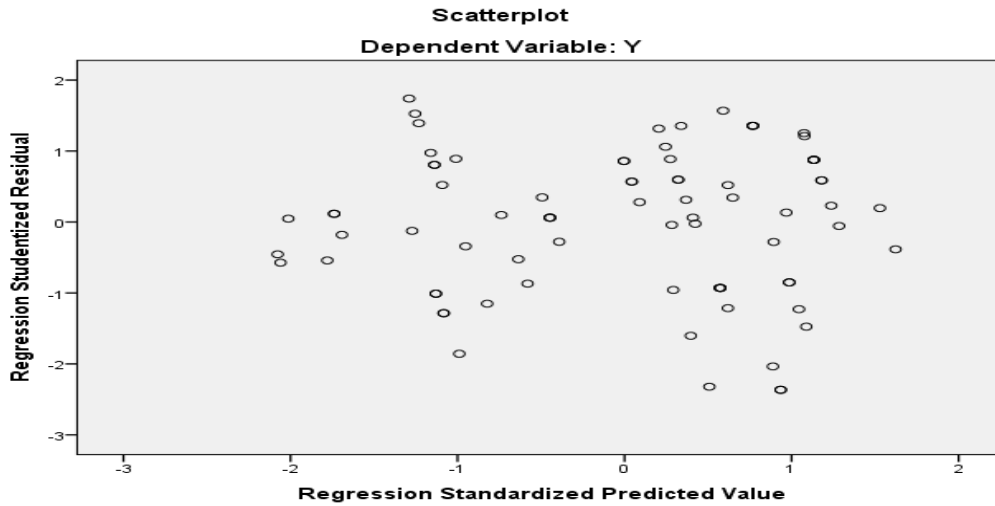


Figure 4. Heteroscedasticity Test with Scatterplots Method

Source: Primary Data (2023, Processed)

The results of data analysis show that there is data spread almost evenly both above and below the zero point, thus it can be ascertained that heteroscedasticity does not occur, so that the data in this study can be processed further.

4) **Multicollianerity Test**

Multicollinearity test is part of the classical assumption test in multiple linear regression analysis. The purpose of using the multicollinearity test in research is to determine whether the regression capital found a correlation (strong relationship) between the independent variables. A good regression model should not have multicollinearity symptoms. To detect the presence or absence of multicollinearity symptoms in regression capital, in this study it was done by looking at the tolerance value and the vaeiance inflating factor (VIF).

The decision guidelines based on the tolerance value and VIF value are:

1. If the tolerance value is greater than 0.10, it means that there is no multicollinearity in the regression capital.
2. If the VIF value is <10.00, it means that there is no multicollinearity in the regression capital.

Table 7. Multicollinearity Test

Modal	Collinearity Statistic	
	Tolerance	VIF
(Constant)		
Service Quality	.008	9,252
Credit Procedure	.033	7,501

Interest Rate	.073	3,682
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Source: Primary Data (2023, Processed)

Based on the table above, it can be seen that there is no multicollinearity so that the data used can be tested further.

F. Multiple Linear Regression Model

To determine the effect between service quality (X1), credit procedures (X2), and interest rates (X3) on customer decisions in taking credit (Y), multiple linear regression analysis is used. The results of multiple linear regression calculations can be seen in Table 5.9 as follows:

Table 8. Multiple Linear Regression Analysis

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.965	.866		2.269	.026
1 X1	.328	.097	.190	3.397	.001
X2	.203	.066	.155	3.091	.003
X3	.717	.074	.660	9.724	.000

Source: Primary Data (2023, Processed)

$$Y = 1,965 + 0,328 X_1 + 0,203X_2 + 0,717 X_3$$

Based on the results of the multiple linear regression equation, the regression equation can be interpreted as follows:

1. Constant = 1,965, the variable quality of service, credit procedures and interest rates is a constant value equal to zero (unchanged), then the amount of change in the variable customer decisions in taking credit is 1,619.
2. Coefficient X1 = 0.328, the service quality variable has increased by one point (unit), while credit procedures and interest rates are constant, it will cause an increase in customer decisions in taking credit by 0.328
3. X2 coefficient = 0.203, the credit procedure variable increases by one point (unit), while the service quality and interest rate are constant, it will cause an increase in customer decisions in taking credit by 0.505
4. Coefficient X3 = 0.717, the interest rate variable increases by one point (unit), while the quality of service and credit procedures remain, it will cause an increase in customer decisions in taking credit by 0.717

G. Hypothesis Test

1) T test (Partial Test)

Hypothesis tests 1 and 2 were carried out to test each of the X variables with the t test. The t test is conducted to determine whether partially the independent variable affects the dependent variable significantly or not. The results in the table are as follows:

Table 9. T test (Partial Test)

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
(Constant)	1.965	.866		2.269	.026	
1	X1	.328	.097	.190	3.397	.001
	X2	.203	.066	.155	3.091	.003
	X3	.717	.074	.660	9.724	.000

Source: Primary Data (2023, Processed)

Based on the provided table, the hypotheses can be explained as follows:

1. Hypothesis 1 (Influence of Service Quality on Customer Decisions to Take Credit):

In the testing of Hypothesis 1 regarding the influence of service quality on customer decisions to take credit, the calculated t-value is 3.397, and the significance value is 0.001. The tabulated t-value obtained is 1.990 (df = 81-3 = 78). Since the calculated t-value (3.397) is greater than the tabulated t-value (1.990), and the significance value of 0.001 is less than the significance level of 0.05 ($p < \alpha$), this means that service quality significantly influences customer decisions to take credit at Bank Mandiri Dili-Timor Leste.

2. Hypothesis 2 (Influence of Credit Procedures on Customer Decisions to Take Credit):

In the testing of Hypothesis 2 regarding the influence of credit procedures on customer decisions to take credit, the calculated t-value is 3.091, and the significance value is 0.003. The tabulated t-value obtained is 1.990 (df = 81-3 = 78). Since the calculated t-value (3.091) is greater than the tabulated t-value (1.990), and the significance value of 0.003 is less than the significance level of 0.05 ($p < \alpha$), this means that credit procedures significantly influence customer decisions to take credit at Bank Mandiri Dili-Timor Leste.

3. Hypothesis 3 (Influence of Interest Rates on Customer Decisions to Take Credit):

In the testing of Hypothesis 3 regarding the influence of interest rates on customer decisions to take credit, the calculated t-value is 9.724, and the significance value is 0.000. The tabulated t-value obtained is 1.990

(df = 81-3 = 78). Since the calculated t-value (9.724) is greater than the tabulated t-value (1.990), and the significance value of 0.000 is less than the significance level of 0.05 ($p < \alpha$), this means that interest rates significantly influence customer decisions to take credit at Bank Mandiri Dili-Timor Leste.

H. Test f (Simultaneous Test) - Hypothesis 4

The F test is known as the simultaneous test or model test / anova test, which is a test to see how the independent variables affect the dependent variable together or to test whether the regression model we made is good / significant or not good / non-significant. The following f test results are presented in Table 5.11 as follows:

Table 10. Test f (Simultaneous Test) - Hypothesis 4

ANOVA^a

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	3932.142	3	1310.714	965.333	.000 ^b
Residual	104.549	77	1.358		
Total	4036.691	80			

Source: Primary Data (2023, Processed)

Based on this table, it can be seen that the results of hypothesis testing 4 obtained an f_{table} value of 965.333 with a significance level of 0.000. Meanwhile, the f_{hitung} value obtained is $df = n-k = 81-3 = 77 = 2.723$. Because the value of f_{hitung} is greater than the value of f_{table} ($965.333 > 2.723$) and the significance value of 0.000 is smaller than α 0.05 ($p < \alpha$), it can be explained that service quality (X1), credit procedures (X2), and interest rates (X3) simultaneously have a significant effect on customer decisions in taking credit (Y) at Bank Mandiri Dili- Timor Leste.

I. Coefficient of Determination

The coefficient of determination is used to measure how far the model is in explaining the dependent variable, the amount of R^2 can be calculated by the formula $Kd = r^2 \times 100\%$. The following test results for the coefficient of determination can be seen in Table 5.12 as follows:

Table 11. Determination Coefficient Test Results

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.937 ^a	.924	.923	1.165

Source: Primary Data (2023, Processed)

Based on the table, it can be seen that the adjusted R Square value obtained is 0.923, which means that 92.3% of the variation that occurs in the high and low customer decisions in taking credit at Bank Mandiri Dili-Timor Leste is caused by service quality (X1), credit procedures (X2), and interest rates (X3), while the remaining 7.7% is influenced by other variables not taken into account in this study. In this test based on the Adjusted R Square value obtained by the value of 0.923, this shows that there is a very strong influence between service quality, credit procedures, and interest rates on decisions in taking credit at Bank Mandiri Dili-Timor Leste.

V. RESULTS AND DISCUSSION

A. The Effect of Service Quality on Customer Decisions in Taking Credit

Based on the research results regarding the service quality variable at Bank Mandiri Dili-Timor Leste, it is found that the overall service quality variable falls into the high category. This is evidenced by descriptive analysis, which shows that the average achievement of respondents' responses to the service quality variable is in the high category, influenced by the instruments used. This indicates that employees of Bank Mandiri Dili Timor Leste are highly competent in serving customers. The bank also maintains clean, tidy, and comfortable spaces for customers. The service provided by Bank Mandiri Dili Timor Leste aligns with customer expectations. The bank takes responsibility for any mistakes made by the institution, and employees exhibit good attitudes and ethics in serving customers.

The research also shows that service quality at Bank Mandiri Dili-Timor Leste significantly influences customer decisions to take credit. This is supported by the hypothesis testing results, where the calculated t-value (3.397) is greater than the critical t-value (1.990), and the significance value (0.001) is less than the significance level (0.05). This means that service quality significantly influences customer decisions to take credit at Bank Mandiri Dili-Timor Leste.

This research aligns with other studies such as the one conducted by Rizki Ahmad Fauzi and Adi Hamidi (2015), where service quality was found to have a positive influence on the decision to take credit. Similarly, a study by Shobirin et al. (2016) found a significant positive influence between service quality and the decision to take credit. Another study by Satriyo Agilwaseso et al. (2014) also concluded that service quality has a positive influence on the decision to take credit.

B. The Effect of Credit Procedures on Customer Decisions in Taking Credit

Based on the research results regarding the credit procedure variable at Bank Mandiri Dili-Timor Leste, it is found that the credit procedure variable overall falls into the high category. This is evidenced by the descriptive statistical analysis results, where the average achievement of the credit procedure variable is in the high category. This implies that respondents do not encounter obstacles in the disbursement and credit process. They can easily apply for credit even if the requested amount is relatively small. Respondents can easily understand the credit retrieval procedures set by Bank Mandiri Dili Timor Leste. The implementation of credit procedures at Bank

Mandiri Dili Timor Leste is considered not slow, and the disbursement and accreditation processes by Bank Mandiri Dili Timor Leste for customer applications are relatively fast. The credit requirements applied by Bank Mandiri Dili Timor Leste are straightforward and not complicated. The requirements to take credit are not difficult to fulfill, and individuals prefer to take credit at financial institutions recommended by neighbors or family.

The research also shows that credit procedures significantly influence customer decisions to take credit. This is supported by the hypothesis testing results (Hypothesis 2), where the calculated t-value (3.091) is greater than the critical t-value (1.990), and the significance value (0.003) is less than the significance level (0.05). This means that credit procedures significantly influence customer decisions to take credit at Bank Mandiri Dili-Timor Leste.

According to Hasan (2014), credit procedures are the stages that must be passed before a credit decision is made. The purpose of credit procedures is to facilitate the bank in assessing the feasibility of a credit application. Generally, the procedures for granting credit are distinguished between individual loans and loans by legal entities.

The research findings are consistent with a study conducted by Badrul Huda et al. (2019), which stated that credit procedures significantly influence customer decisions in taking credit. However, the results are not consistent with a study by Rizki Ahmad Fauzi and Adi Hamidi (2015), which found that credit procedures do not have a significant influence on the decision to take credit.

C. The Effect of Interest Rates on Customer Decisions in Taking Credit

Based on the research results regarding the interest rate variable at Bank Mandiri Dili-Timor Leste, it is found that overall it falls into the high category. This is evidenced by the descriptive statistical analysis results, where the average achievement of the interest rate variable falls into the high category. This implies that Mandiri Bank Dili Timor Leste consistently provides interest rates to customers taking credit. The interest rates offered by Bank Mandiri Dili Timor Leste are affordable for the community, and customers do not object to the credit interest rates provided by Nusasari BANK. The interest rates of Nusasari BANK follow government-set standards, and Bank Mandiri Dili Timor Leste does not impose high-interest rates like loan sharks. Customers prefer to take credit at Mandiri Bank Dili Timor Leste due to its lower interest rates compared to other financial institutions. When compared to other financial institutions, the credit interest rates at Bank Mandiri Dili Timor Leste tend to be lower, and the interest rates of Bank Mandiri Dili Timor Leste are lower than those of other financial institutions.

The research also shows that the interest rate significantly influences customer decisions to take credit. This is supported by the hypothesis testing results (Hypothesis 3), where the calculated t-value (9.724) is greater than the critical t-value (1.990), and the significance value (0.000) is less than the significance level (0.05). This

means that the interest rate significantly influences customer decisions to take credit at Mandiri Bank Dili-Timor Leste.

These research findings are consistent with studies conducted by Badrul Huda et al. (2019), which state that the interest rate significantly influences customer decisions in taking credit. Another study by Rizki Ahmad Fauzi and Adi Hamidi (2015) found that interest rates have a positive effect on credit decision-making. Similarly, Shobirin et al. (2016) found a significant positive influence between interest rates and credit decision-making. Another study by Satriyo Agilwaseso et al. (2014) concluded that interest rates have a positive influence on credit decision-making.

D. The Effect of Service Quality, Credit Procedures, and Interest Rates on Customer Decisions in Taking Credit

The customer's decision to take credit is a perceived result of purchasing and continuously using a product or service that aligns with their expectations, desires, and needs. In the case of Bank Mandiri Dili-Timor Leste, customers feel satisfied with the quality of service, adherence to credit procedures, and interest rates.

The research findings regarding the variable of customer decisions to take credit at Mandiri Bank Dili-Timor Leste overall fall into the high category. This indicates that the employees of Mandiri Bank Dili Timor Leste have provided good service, the credit offered by the bank helps meet needs, and customers find it easy to make installment payments at Mandiri Bank Dili Timor Leste. Information about credit acquisition at Mandiri Bank Dili Timor is clear, and decisions to take credit are influenced by family opinions more than the quality of service and credit procedures. Other influencing factors include the opinions of neighbors or relatives, the service provided by Mandiri Bank Dili Timor Leste being a reason to take credit, and prioritizing good service over easy credit procedures when deciding to take a loan.

The research results demonstrate that service quality, credit procedures, and interest rates simultaneously have a significant impact on customer decisions to take credit. This is supported by the hypothesis testing results (Hypothesis 4), where the calculated F-count (965.333) is greater than the critical F-table (2.723), and the significance value (0.000) is less than the significance level (0.05). This implies that service quality (X1), credit procedures (X2), and interest rates (X3) collectively have a significant influence on customer decisions to take credit (Y) at Mandiri Bank Dili-Timor Leste.

The coefficient of determination test yields an adjusted R-square value of 0.923, indicating that 92.3% of the variation in customer decisions to take credit at Mandiri Bank Dili-Timor Leste is explained by service quality (X1), credit procedures (X2), and interest rates (X3). The remaining 7.7% is influenced by other unaccounted variables. The high value of adjusted R-square (0.923) suggests a very strong influence of service quality, credit procedures, and interest rates on customer decisions to take credit at Mandiri Bank Dili-Timor Leste.

VI. CONCLUSION

A. Conclusions

Based on the research results on the influence of service quality, credit procedures, and interest rates on customer decisions to take credit at Bank Mandiri Dili-Timor Leste, the author can draw the following conclusions:

1. The overall service quality at Bank Mandiri Dili-Timor Leste is in the high category, credit procedures at Bank Mandiri Dili-Timor Leste are in the high category, and interest rates at Bank Mandiri Dili-Timor Leste are in the high category. Overall, customer decisions to take credit at Bank Mandiri Dili-Timor Leste are in the high category.
2. Service quality, in partial terms, significantly influences customer decisions to take credit at Bank Mandiri Dili-Timor Leste.
3. Credit procedures, in partial terms, significantly influence customer decisions to take credit at Bank Mandiri Dili-Timor Leste.
4. Interest rates, in partial terms, significantly influence customer decisions to take credit at Bank Mandiri Dili-Timor Leste.
5. Service quality, credit procedures, and interest rates, both simultaneously and partially, significantly influence customer decisions to take credit at Bank Mandiri Dili-Timor Leste.

B. Recommendations

1. Due to the quality of service influencing customers' decisions in taking credit, Bank Mandiri Dili-Timor Leste needs to make improvements in areas such as taking responsibility for mistakes made by the BANK, and employees of Bank Mandiri Dili Timor Leste should have a good attitude or ethics in serving customers.
2. Because the credit procedures affect customers' decisions in taking credit, Bank Mandiri Dili-Timor Leste needs to enhance aspects such as expediting the disbursement process and accrediting by Bank Mandiri Dili Timor Leste for customer applications, as well as providing straightforward credit requirements.
3. Since the interest rate level affects customers' decisions in taking credit, Bank Mandiri Dili-Timor Leste needs to improve aspects such as offering affordable interest rates and competitive interest rates compared to other institutions.
4. For future researchers, it is recommended to pay attention to other factors influencing customers' decisions in taking credit, such as repayment period, income, and other factors related to customers' decisions in taking credit.

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