

The Influence of Service Quality, Credit Procedures, and Interest Rates on Customer Decisions : Study at Bank Mandiri, Timor - Leste

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ABSTRACT

The aim of this research is to find out and analyze service quality, credit procedures and interest rates which influence customers' 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 seeks to measure a concept (variable), so that it is easier to understand statistically. The results of the research show that Service Quality has a positive and significant effect on Customer Decisions in taking credit, credit procedures have a positive and significant effect on customers' decisions in taking credit, interest rates have a positive and significant effect on customers' decisions in taking credit, and service quality, credit procedures and interest rates have a positive and significant effect on customers' decisions in taking out credit.

KEYWORDS: Service Quality, Credit Procedures, Interest Rates, Customer Decisions in Taking Credit

I. INTRODUCTION

Banks are financial institutions used by companies and individuals to store funds that cannot be separated from trust and service. Currently, banks are required to play a role in improving their business achievements by providing the best service to customers which can influence customer trust. Bank Mandiri Timor Leste branch is a bank that has been in Timor Leste since 2003 and has now been operating for 12 years. During the 2006 crisis, Bank Mandiri experienced a bottleneck in its business, many Bank Mandiri debtors were unable to repay their credit because almost all of the company's businesses were destroyed, and in one sense there were several banks in Timor Leste which were competitors with Bank Mandiri such as Bank BNCTL (Banco Nacional de Comércio de Timor Leste), BRI and BNU (Banco Nacional Ultramarino) but between 2008 – 2012 Bank Mandiri began to make improvements and its business operations gradually began to revive, in line with the improvement in the political and economic situation of Timor-Leste after the crisis.

A customer's decision to take credit from a bank will be able to increase the bank's existence in order to survive in the midst of increasingly fierce competition. In addition, having customers take credit shows the level of consumer trust in the bank's credit products. Thus, the customer's decision to take credit is very important for a bank, especially Bank Mandiri. However, people do not immediately decide to take the credit offered by the bank. There are many factors that need to be considered when deciding to take out credit, including service quality factors, credit distribution procedures, interest rates, credit repayment periods and collateral.

Banking services or services have increased in importance along with increasing business competition in the banking services sector. Likewise, most banking service products and processes are experienced and consumed when the service takes place, and the banking services offered by various banks may be the same, but differences can be shown in the way the Bank applies them in serving customers.

If the service is in accordance with what the customer wants, then the bank's service is said to be good, this will create a feeling of pleasure in the customer and encourage the customer to take out credit again. It is best if the bank cannot provide services according to what the customer wants, meaning the service is said to be poor and the customer will no longer be interested in taking it again.

The next factor that influences bank and customer decisions in taking credit is the credit procedures implemented by the bank. According to Hasibun (2006) credit procedures are stages that must be fulfilled by customers in distributing credit. Credit procedures can be interpreted as a bank's efforts to reduce the risk of providing credit, which begins with the stages of preparing credit planning, followed by the process of providing credit decisions (initiative, analysis and evaluation, negotiation, recommendations and providing credit decisions), preparation of credit distribution, documentation and administration. Credit, approval for credit disbursement as well as credit supervision and guidance (Kuncoro.2002).

Bank Mandiri credit granting procedures: Submission of proposals, Investigation of credit loan files, Assessment of credit worthiness, Interview, Site inspection, Credit decisions, Signing of credit contracts/other agreements, Realization of credit and Distribution/withdrawal of funds.

The next factor that influences a customer's decision to take credit is the interest rate, which is an important indicator in the marketing activities of banking services and other financial institutions. Interest is defined as a reward given by the bank to customers who buy and sell its products. The high and low interest rates given will greatly influence customer decisions. The interest rates set by each bank are different. At Bank Mandiri the interest rate for consumption credit installments is smaller, especially for civil servants or civil servants at 11% and for the community for veterans at 6% per month.

Problems that often arise in the implementation of credit agreements are situations where the debtor fails to carry out his obligations or what is usually called default. The fact that often occurs in the field is that debtors are late in making payments, both installments and interest. Therefore, every time a bank disburses credit, in practice the bank always asks the debtor customer to submit collateral, for security in returning the credit.

Several previous studies have also proven the influence of these three variables on customer decisions. Among them is research conducted by Badrul Huda, et al (2019) The Influence of Service Quality, Credit

Procedures, and Interest Rates on Customer Decisions in Taking Credit at PT. Sukowono Arthajaya People's Credit Bank Jember. The research results show that service quality, credit procedures and interest rates have a significant influence on customers' decisions in taking out credit.

Another research was conducted by Fauzi and Hamidi (2015) with the title "The Influence of Service Quality, Interest Rates, Credit Procedures and Credit Insurance on Credit Decisions at PT. Bess Finance Bogor 2.". The research results show that service quality and interest rates have a positive influence on credit decisions, while credit procedures in this study do not have a significant influence on credit decisions, but despite this the credit procedures.

Apart from that, research conducted by Shobirin, Azis Fathoni and Maria M Minarsih, (2016) with the title "The Influence of Location, Interest Rates and Service Quality on Credit Decisions (Empirical Study at BPR Arthanugraha Makmursejahtera)" also shows relatively the same results, namely There is a significant positive influence between interest rates and service quality on credit decisions.

Another research by Satriyo Agilwaseso, Saryadi & Sri Suryoko, (2014), The Influence of Service Quality, Interest Rates and Location on Credit Taking Decisions at PD BKK Pematang, service quality and interest rates have a positive effect on credit taking decisions.

Based on the description stated above, researchers consider it necessary and important to carry out further research with the title "The Influence of Service Quality, Credit Procedures and Interest Rates on Customer Decisions in Taking Credit at Bank Mandiri Timor-Leste".

Formulation of the problem

1. Do service quality influence customers' decisions in taking credit at Bank Mandiri Timor-Leste?
2. Do credit procedures influence customers' decisions in taking credit at Bank Mandiri Timor-Leste?
3. Do interest rates influence customers' decisions in taking out credit at Bank Mandiri Timor-Leste?
4. Does service quality, credit procedures and interest rates simultaneously influence customers' decisions to take credit at Bank Mandiri Timor-Leste?

Research purposes

1. To find out and analyze the quality of service which influences customer decisions in taking credit at Bank Mandiri Timor-Leste.
2. To find out and analyze credit procedures that influence customer decisions in taking out credit at Bank Mandiri Timor-Leste.
3. To find out and analyze the influence of interest rates on customers' decisions in taking out credit at Bank Mandiri Timor-Leste.
4. To find out and analyze service quality, credit procedures and interest rates simultaneously influence customers' decisions in taking credit at Bank Mandiri Dili Timor Leste.

Benefits of research

1. Practical benefits:

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

2. For theoretical :

- a. It is hoped that the results of this research will 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 reference source and consideration for students of the Faculty of Economics and Business (IOB) who will develop research related to marketing.

II. LITERATURE REVIEW

Decision Making

Decision making is the process of selecting alternative actions to achieve certain goals or targets. Decision making is carried out with a systematic approach to problems through the process of collecting data into information and adding factors that need to be considered when making decisions.

According to Robbins (2007), decision making is determining a choice between two or more alternatives. Terry (2003) states that decision making is the selection of behavioral alternatives from two or more alternatives, actions to solve the problems faced through selecting one of the possible alternatives.

According to Simon (1993), decision making is a form of selection from various possible alternative actions, the process of which is through a certain mechanism in the hope that it will produce the best decision.

Siagian (in Syamsi, 1995) states that decision making is a systematic approach to a problem, collecting facts and data, carefully determining the alternatives faced and taking action which according to calculations is the most appropriate action.

According to Eisenfuhr (in Lunenburg, 2010) decision making is the process of making choices from a number of alternatives to achieve the desired results. This definition has three key elements. First, decision making involves making a choice from a number of options. Second, decision making is a process that involves more than just the final choice from among alternatives. Third, the “desired outcome” mentioned in the definition involves goals or targets resulting from the mental activity that the decision maker engages in reaching the final decision (in Lunenburg, 2010).

In addition, according to Terry (1994) decision making is the selection of certain behavioral alternatives from two or more existing alternatives. Meanwhile, Wang and Ruhe (2007) argue that decision making is a process that selects a preferred option or an action from among alternatives on the basis of given criteria or strategies.

Service Quality

With customer hopes and desires. According to Parasuraman 2013, the definition of service quality is how far the difference is between reality and customers' expectations for the services they obtain or receive. Meanwhile, according to Wyekof 2010, service quality is the expected level of excellence and control over this level of excellence to fulfill customer desires.

According to Tjiptono (2014, 59) states that service quality is the fulfillment of customer needs and desires and the accuracy of delivery to match customer expectations. Thus, there are two main factors that influence service quality, namely expected service and perceived service. Fandy Tjiptono (2012) stated that service quality is a measure of how well the level of service provided meets customer expectations. Basically there are three quality orientations that should be consistent with each other, namely customer perception, product or service, and process.

According to Parasuraman (2002) defines service quality as the expected level of excellence and control over that level of excellence to fulfill customer desires (Sangadji and Sopiah, 2013). Tjiptono (2005) explains that if the service received or recommended is as expected, the quality of the service is perceived as good and satisfying (Sangadji and Sopiah, 2013). If the service received exceeds customer expectations, the service quality is perceived as ideal quality. Conversely, if the service received is lower than expected, the perceived service quality is poor. Thus, whether service quality is good or not depends on the service provider's ability to consistently meet customer expectations (Sangadji and Sopiah, 2013).

Credit Procedures

Credit procedures are defined as the stages carried out by banks in order to serve customer requests in taking out credit. Before a debtor obtains credit, there need to be stages starting from submitting a credit proposal and required documents, checking the authenticity of prospective customer documents, credit analysis to credit realization by the bank.

According to Ira (2015) credit procedures are clerical activity steps, usually involving several people in one or more departments which are created to ensure uniform handling of a company's transactions that occur repeatedly.

According to Tambunan (2013) procedures are guidelines containing operational procedures within an organization which are used to ensure that all decisions and actions as well as the use of process facilities carried out by people in the organization who are members of the organization run efficiently, consistently and standardly. and systematic.

According to Kamsir (2010), the procedure for granting credit is as follows. The procedure for granting credit is that before the debtor obtains credit, he must first go through assessment stages starting from submitting a credit proposal and required documents, checking the authenticity of the documents, credit analysis until the credit is disbursed. - We know the stages in providing credit as the credit granting procedure.

Kuncoro (2002: 245) reveals that credit procedures are financial institutions' efforts to reduce the risk of providing credit, which begins with the stages of preparing credit planning, the process of providing credit decisions (initiative, analysis and evaluation, negotiation, recommendations, and granting credit decisions), preparation of credit granting, credit documentation and administration, approval of credit disbursement as well as credit supervision and development.

According to Hasan (2014), credit procedures are the stages that must be passed before a credit is decided to be disbursed. The purpose of credit procedures is to make it easier for banks to assess the feasibility of a credit application. In general, credit granting procedures differentiate between individual loans and loans by a legal entity.

According to (Veitzhal, (2013:124) credit procedures are terms and conditions or what must be done from the time the customer submits a credit application until the credit is repaid by the customer and for certain types of credit that have specifics in terms and procedures. Meanwhile, according to Hasibuan (2016; 67) credit procedures are the stages that must be fulfilled by customers in extending credit. Credit procedures can also mean the bank's efforts to reduce the risk of providing credit.

Interest Rates

The definition of interest rates according to Samuelson and Nordhaus (2005) is that the interest rate is the payment made for the use of money. The interest rate is the amount of interest paid per unit of time. People have to pay for the opportunity to borrow money. The cost of borrowing money, measured in rupiah per year for each rupiah borrowed, is the interest rate. Changes in interest rates are changes in the demand for money (credit). An increase in interest rates results in a decrease in aggregate demand / investment spending, conversely, an increase in interest rates will result in an increase in aggregate demand.

Fisher in Mankiw (2003) states: "the nominal interest rate will change for two reasons, namely because the real interest rate changes or because the inflation rate changes so the nominal interest rate is the sum of the real interest rate plus the inflation rate." The nominal interest rate consists of the inflation rate plus the real interest rate is also stated by Nasution (2001).

According to Kasmir (2014), interest rates are remuneration provided by banks based on conventional principles to customers who buy or sell their products. Interest for banks can be interpreted as the price that must be paid to customers (who have savings) compared to the price that must be paid by customers to the bank (customers who obtain loans).

The interest rate is the price that must be paid to borrow a certain amount of money within a certain time and is expressed as a percentage. According to Judisseno (2009:80) interest rates also mean income earned by people who give their excess money or surplus spending units to be used temporarily by people who need them and use the money to cover their shortage or deficit spending units.

According to Sunariyah (2004) stated that the interest rate is the price of a loan as a percentage of the principal per unit of time, interest is a measure of the price of resources used by the debtor which must be paid to the creditor for a certain period of time.

According to Keynes, in Kuncoro (2001), states that: The interest rate occurs because of the demand and supply of money from the public, while changes in the rise and fall of interest rates influence the desire to invest, for example in securities, where prices can rise or fall. falls depending on the interest rate (if the interest rate rises then securities fall and vice versa), so there is a possibility that securities holders will suffer capital loss or gain.

Miller at all quoted by Puspoproanoto (2004) states that interest is an amount of funds, valued in the money received by the lender (creditor) while the interest rate is the ratio of interest to the loan amount.

According to (Ismail, 2010) in his book banking management explains the meaning of interest, namely the price that must be paid by the bank and/or the customer as remuneration for transactions between the bank and the customer. The interest rate becomes an attraction for customers in saving and investing. If the interest rate is high, the public tend to be interested in saving their money in the bank, on the other hand, if interest rates are low, people tend to no longer be interested in saving their money in the bank.

III. CONCEPTUAL FRAMEWORK

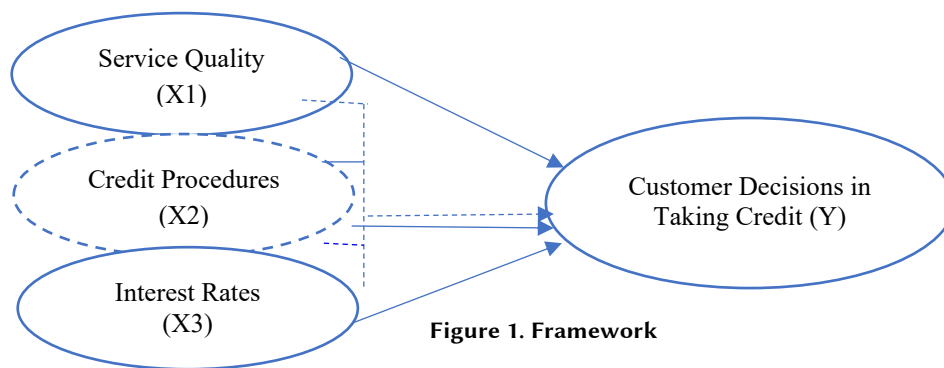


Figure 1. Framework

Hypothesis

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

The results of research conducted by Badrul Huda, et al (2019) found that research results stated that service quality had a significant effect on customer decisions in taking credit.

In other research by Rizki Ahmad Fauzi and Adi Hamidi (2015), the results of research on service quality have a positive influence on credit decisions.

Another research by Shobirin, et al (2016), the research results show a significant positive influence between service quality on credit decisions.

Another research by Satriyo Agilwaseso, et al (2014), service quality has a positive effect on credit decisions.

H1 : Service quality has a positive and significant effect on customers' decisions in taking credit at Bank Mandiri Timor-Leste.

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

The results of research conducted by Badrul Huda, et al (2019) show that credit procedures have a significant effect on customers' decisions in taking credit.

In other research, Rizki Ahmad Fauzi and Adi Hamidi (2015), the research results of credit procedures do not have a significant influence on credit decisions.

H2 : Credit procedures have a positive and significant effect on customers' decisions in taking credit at Bank Mandiri Timor-Leste.

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

The results of research conducted by Badrul Huda, et al (2019) show that interest rates have a significant effect on customers' decisions in taking out credit.

Another research by Rizki Ahmad Fauzi and Adi Hamidi (2015), research results that interest rates have a positive influence on credit decisions.

Another research by Shobirin, et al (2016), the research results show a significant positive influence between interest rates on credit decisions.

Another research by Satriyo Agilwaseso, et al (2014), research results show that interest rates have a positive effect on credit decisions.

H3; Interest rates have a positive and significant effect on customers' decisions in taking credit at Bank Mandiri Timor-Leste.

4. The influence of service quality, credit procedures, and interest rates on customers' decisions in taking credit

H4: Service quality, credit procedures and interest rates influence customers' decisions in taking out credit.

IV. RESEARCH METHODS

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 seeks to measure a concept (variable), so that it is easier to understand statistically.

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 research is customers at Bank Mandiri Timor-Leste who submitted credit proposals in January and February 2023 totaling 420 credit customers.

Sampling random

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

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

Description

N = Total Customers

n = Sample

e = Presentase 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 were sampled in this study.

Types of research

The type of research used in this research is 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, are used to research certain populations or samples, data collection uses research instruments, quantitative/statistical data analysis, with the aim of testing hypothesis that has been established".

Data source

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

Data Collection Techniques

The data collection method in this research uses a questionnaire, as stated by Sugiyono (2012), a questionnaire is a data collection technique that is carried out by giving a set of questions or written questions

to respondents to answer. In this research, questionnaires will be given to the entire number of employees who work at Bank Mandiri Timor-Leste.

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

Operational Definition of Variables

Table 1. Variable

No	Variable	Defenition	Indicator
1	Service Quality	Parasuraman (in Tjiptono, 2008:69) stated that service quality indicators are:	1. Tangibles 2. Reliablility 3. Responsiveness 4. Assurance 5. Empathy
2	Credit Procedures	According to Dwir Utami (2019) credit procedure indicators are as follows:	1. Credit Realization 2. Ease of Procedure 3. Speed of Implementation 4. Requirements
3	Interest rate	Kasmir (2010:137-140), the indicators for setting interest rates (loans and savings) are as follows:	1. Funding requirements 2. Profit target 3. Time period
4	Customer's decision in taking credit	Kotler and Armstrong, (2001:222) reveal that the indicators for the decision to take credit are:	1. Employee performance 2. Satisfaction with the credit offered. 3. Provision of information when requested.

Istrument Test

1. Validity Test

Validity testing of the instruments used to measure research variables needs to be carried out before analyzing the main problem. Validity is the accuracy or accuracy of an instrument in measuring what it wants to measure. Validity tests are often used to measure the accuracy of an item in a questionnaire or scale, if the items in the questionnaire are correct in measuring what they want to measure (Priyanto, 2010).

2. Reliability Test

Reliability testing technique 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 answers to statements are consistent. Reliability testing can be done with the SPSS computer program.

Multiple Linear Regression Analysis

1. Descriptive Statistical Analysis

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

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

Description ;

I : The indicator is the percentage size of the variable

$\sum[R]$: The total of each response scale

Standart n : Ideal weight obtained from multiplying n (number of samples)

Table 2. Descriptive Analysis Criteria

No	Criteria	Category
1	1,00 – 1,80	Is in a very negative area (very low)
2	1,81 – 2,60	Is in the negative or low (low) area
3	2,61 – 3,40	Located in the middle (medium) area
4	3,41 – 4,20	Is in the positive (high) area
5	4,21 – 5,00	Is in a very positive area (very high)

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

2. Linear Regression Model

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

Y : Credit repayment decision

α : Constanta

β_1 : Service Quality Regression Coefficient

β_2 : Credit Procedure Regression Coefficient

β_3 : Interest Rate Regression Coefficient

X_1 : Service Quality

X_2 : Credit Procedure

X_3 : Interest Rate

e : Interfering Errors (errors or residuals)

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

a. Test t

The t test is used to test the level of significance between the independent variable and the dependent variable partially, by making a comparison between *thitung* and *ttabel*, which means the independent variable has a partial effect on the dependent variable.

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

Sugiyono (2014: 247)

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

b. Test f

To test hypothesis 4, the F test is used with the formula:

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

Description;

R^2 = 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 Fcount or greater than Ftable or the significance probability level (p) is smaller than alpha (p<α) and vice versa the hypothesis is rejected if Fcount<Ftable or (p>α).

c. Coefficient of Determination

The coefficient of determination (R^2) is to know the extent of the independent variable (X) influences the rise and fall of the dependent variable (Y) by looking 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 model is getting stronger. 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 (Statistical Product for Service Solution) 25".

V. RESULTS AND DISCUSSION

Description of Respondent Frequency of Service Quality Variables

Table 3. Respondent Frequency of Service Quality Variables

Statement Items		Respondent's Answer					Σ Score	Item Achievement	Category
		SS	S	N	TS	STS			
		5	4	3	2	1			
X1.1	F	21	27	16	16	1	294	3,62	Height
	%	25,9	33,3	19,8	19,8	1,2	100		
X1.2	F	18	25	21	16	1	286	3,53	Height
	%	22,2	29,6	25,9	18,8	1,2	100		
X1.3	F	0	43	32	6	0	280	3,45	Height
	%	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	Height
	%	21,0	56,8	18,5	3,7	0	100		
X1.6	F	22	15	17	20	7	268	3,30	Height
	%	27,2	18,5	21,0	24,7	8,6	100		
Average Service Quality achievements								3,68	Height

Source: Primary Data (2023, Processed)

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

In the Bank Mandiri Dili Timor Leste service statement item in accordance with what was expected it got a score of 3.45 which is also in the high category, Bank Mandiri Dili Timor Leste is responsible for mistakes made by the LPD getting a score of 4.24 in the very category high, Bank Mandiri Dili Timor Leste employees have good abilities in serving customers getting a score of 3.95 in the high category, and Bank Mandiri Dili Timor Leste

employees have good attitudes or ethics in serving customers getting a score of 3.30 which is also in the high category. in the quite high category.

Description of Respondent Frequency of Credit Procedure Variables

Table 4. Respondent Frequency of Credit Procedure Variables

Statement Items		Respondent's Answer					Σ Score	Item Achievem ent	Category
		SS	S	N	TS	STS			
		5	4	3	2	1			
X2.1	F	21	27	16	16	1	294	3,62	Height
	%	25,9	33,3	19,8	19,8	1,2	100		
X2.2	F	18	24	21	16	2	283	3,49	Height
	%	22,2	29,6	25,9	19,8	2,5	100		
X2.3	F	21	27	16	16	1	294	3,62	Height
	%	25,9	33,3	19,8	19,8	1,2	100		
X2.4	F	16	38	19	8	0	305	3,76	Height
	%	19,8	46,9	23,5	9,9	0	100		
X2.5	F	2	37	32	8	2	272	3,35	High enough
	%	2,5	45,7	39,5	9,9	2,5	100		
X2.6	F	5	35	17	14	0	244	3,01	High enough
	%	6,2	43,2	33,3	17,3	0	100		
X2.7	F	0	43	32	6	0	280	3,45	Height
	%	0	53,1	39,5	17,3	0	100		
X2.8	F	16	37	18	10	6	308	3,80	Height
	%	19,8	45,7	22,2	12,3	7,4	100		
Average Credit Procedure Achievement								3,51	Height

Source: Primary Data (2023, Processed)

Based on this table, it can be seen that the average achievement of the credit procedure variable gets a score of 3.51 with a high category which is influenced by each statement item, namely not experiencing obstacles in the disbursement process and credit gets a score of 3.62 with a high category, it can be easily apply for credit even though the funds submitted are relatively small, get a score of 3.49 in the high category.

In the statement, you can easily understand the credit taking procedures set by Bank Mandiri Dili Timor Leste, getting a score of 3.62 in the high category, the implementation of credit procedures at Bank Mandiri Dili Timor Leste is classified as not slow, getting a score of 3.76 in the high category, The disbursement and accreditation process by Bank Mandiri Dili Timor Leste submitted by customers was relatively fast and received a score of 3.35 which is also in the quite high category.

Furthermore, in the statement, the credit requirements applied by Bank Mandiri Dili Timor Leste are not complicated, getting a score of 3.01 in the high category, the requirements that must be fulfilled to take out credit

are not difficult to carry out, getting a score of 3.45 in the high category, and prefer to take credit from financial institutions taken by neighbors or family, getting a score of 3.80 in the high category.

Description of Respondent Frequency Interest Rate Variable

Table 5. Respondent Frequency Interest Rate Variable

Statement Items		Respondent's Answer					Σ Score	Item Achievem ent	Category
		SS	S	N	TS	STS			
		5	4	3	2	1			
X3.1	F	21	27	16	16	1	294	3,62	Height
	%	25,9	33,3	19,8	19,8	1,2	100		
X3.2	F	18	20	18	20	5	269	3,32	Height
	%	22,2	30,9	22,2	24,7	6,2	100		
X3.3	F	18	25	21	16	1	285	3,53	Height
	%	22,2	30,9	25,9	19,8	1,2	100		
X3.4	F	0	43	32	6	0	280	3,45	Height
	%	0	53,1	39,5	7,4	0	100		
X3.5	F	18	25	21	16	1	285	3,53	Height
	%	22,2	30,9	25,9	19,8	1,2	100		
X3.6	F	0	43	32	6	0	280	3,45	Height
	%	0	43,1	39,5	7,4	0	100		
X3.7	F	16	37	18	10	0	302	3,72	Height
	%	19,8	45,7	22,2	12,3	0	100		
X3.8	F	23	15	16	20	0	263	3,24	Height
	%	28,4	18,5	19,8	24,7	0	100		
Average Interest Quarterly Reach								3,48	Height

Source: Primary Data (2023, Processed)

Based on this table, it can be seen that the average achievement of the interest rate variable received a score of 3.48 with the high category being influenced by each statement item, namely Bank Mandiri Dili Timor Leste always provides an interest rate to customers who take out credit with a score of 3, 62 in the high category, the interest rate provided by Bank Mandiri Dili Timor Leste is quite affordable for the public with a score of 3.32 in the quite high category.

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

In the statement item that they prefer to do credit at Bank Mandiri Dili Timor Leste, where the interest rate is lower than other financial institutions, they get a score of 3.45 which is in the high category. When compared

with other financial institutions, the credit interest rate at Bank Mandiri Dili Timor Leste tends to be lower, getting a score of 3.72 in the high category, and Bank Mandiri Dili Timor Leste's interest rate is lower than interest rates at other financial institutions, getting a score of 3.24, which is in the quite high category.

Description of Customer Variable Respondent Frequency in Taking Credit

Table 6. Customer Variable Respondent Frequency in Taking Credit

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

Source: Primary Data (2023, Processed)

Based on Table it can be seen that the average achievement of the customer variable in taking out credit received a score of 3.50, which is in the high category, influenced by each instrument, namely Bank Mandiri Dili Timor Leste employees who have provided good service received a score of 3.62 in the high category, the credit

provided by Bank Mandiri Dili Timor Leste was able to help meet needs and received a score of 3.53 in the high category.

The statement item: Easy to make credit installments at Bank Madiri Dili Timor Leste received a score of 3.45 in the high category, Information about taking out credit at Bank Mandiri Dili Timor Leste received a score of 3.37 in the high category, Information conveyed by employees Bank Mandiri Dili Timor Leste clearly got a score of 3.37 in the high category, and the decision to take credit at Bank Mandiri Dili Timor Leste was influenced by the family getting a score of 3.53 in the high category.

In the statement item, considering the advice of neighbors or family more than the quality of service and credit procedures in deciding to take credit at Bank Mandiri Dili Timor Leste received a score of 3.45 in the high category. The decision to take credit at Bank Mandiri Dili Timor Leste was influenced by other people. a score of 3.53 in the high category, the service provided by Bank Mandiri Dili Timor Leste is a reason to take credit with a score of 3.45 in the high category, and prioritizing good service rather than ease of credit procedures in deciding to take credit got a score of 3.72 in the high category.

Classic assumption test

1. Test Normality

The normality test is to see whether the residual values are normally distributed or not. The normality test aims to see whether the independent variable and dependent variable in the modal regression have a normal distribution or not. In the P-Plot graphic, you can see the dots spreading around the diagonal line and generally the distribution follows the direction of the diagonal line. Even though it shows slight deviations, modal regression meets the assumption of being close to normal so it is worth using. The data normality test in this study can be seen in the following picture:

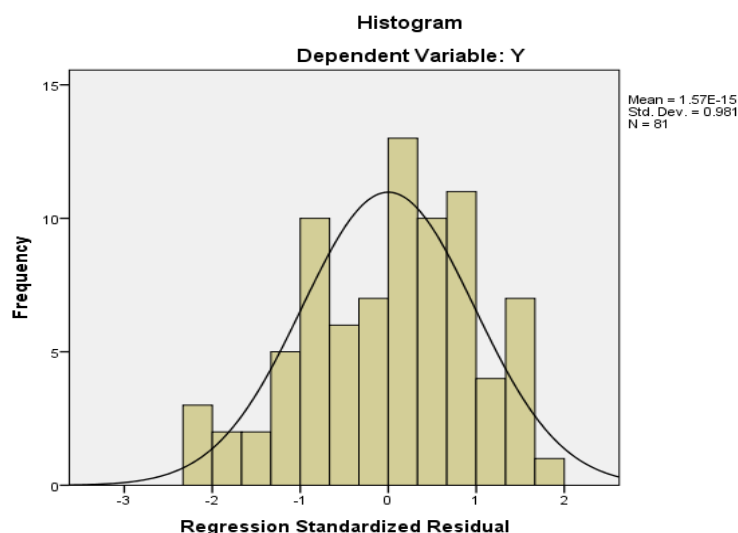


Figure 1. Data Normality Test

Source: Primary Data (2023, Processed)

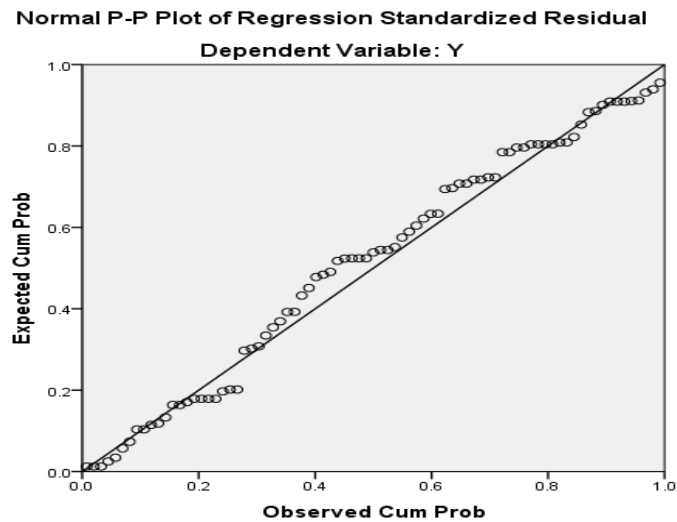


Figure 2. Normal P-Plot Regression Standardized Residual Dependent Variable Customer Satisfaction

Source: Primary Data (2023, Processed)

Based on Figure, the histogram graph shows that the data is on a normal curve or spreads following a normal distribution. Likewise in Figure 4.3 on the P-plot graph, you can see the dots spreading 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 suitable to be used.

2. Test Heteroskedastisitas

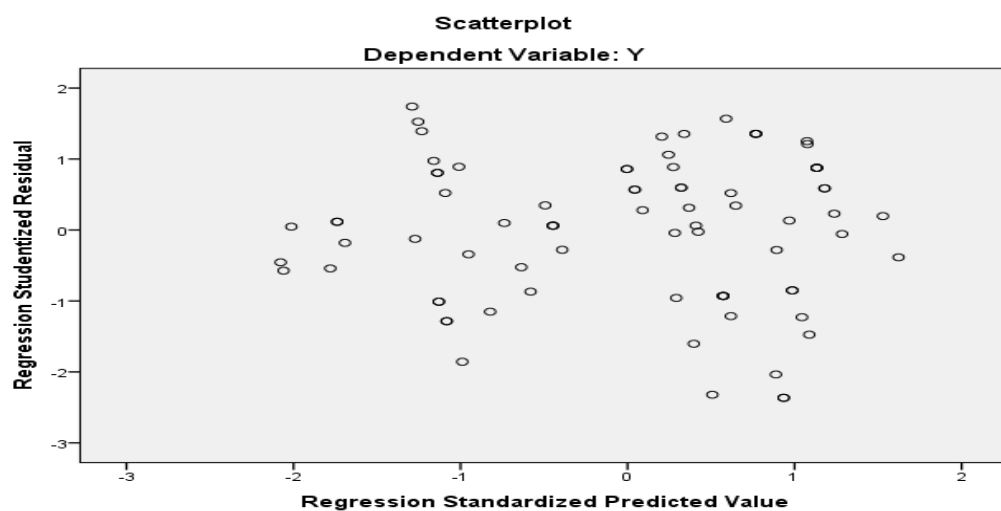


Figure 3. Heteroscedasticity Test Using the Scatterplot Method Dependent Variable: Customer Satisfaction

Source: Primary Data (2023, Processed)

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

3. Test Multikolineritas

Multicollinearity test is part of the classic assumption test in multiple linear regression analysis. The purpose of using the multicollinearity test in research is to determine whether the regression model found any correlation (strong relationship) between the independent variables. A good regression model should not have symptoms of multicollinearity. To detect whether there are symptoms of multicollinearity in modal regression, this research was carried out by looking at the tolerance and variance inflating factor (VIF) values.

Decision guidelines based on tolerance values and VIF values are:

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

Table 7. Test Multikolineritas

Modal	Collinearity Statistic	
	Tolerance	VIF
(Constant)		
Service quality	.008	9,252
Credit Procedures	.033	7,501
Interest Rates	.073	3,682

Source: Primary Data (2023, Processed)

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

Multiple Linear Regression Model

To determine the influence of service quality (X1), credit procedures (X2), and interest rates (X3) on customers' decisions in taking credit (Y), multiple linear regression analysis was 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 variables of service quality, credit procedures and interest rates have a constant value that remains equal to zero (does not change), so the magnitude of the change in the customer decision variable in taking credit is 1.619.
2. Coefficient $X_1 = 0.328$, the service quality variable has increased by one point (unit), while the credit procedure and the fixed interest rate, will cause an increase in customer decisions in taking credit by 0.328.
3. Coefficient $X_2 = 0.203$, the credit procedure variable has increased by one point (unit), while the quality of service and the fixed interest rate, it will cause an increase in customer decisions in taking credit by 0.505.
4. Coefficient $X_3 = 0.717$, the interest rate variable increases by one point (unit), while the quality of service and fixed credit procedures, it will cause an increase in customer decisions in taking credit by 0.717

Hypothesis testing

Test t (Partial Test) – Hypotheses 1, 2, and 3

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

Table 9. Test t (Partial Test) – Hypotheses 1, 2, and 3

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 Table, the hypothesis answer can be explained as follows:

1. Hypothesis 1 (The Influence of Service Quality on Customer Decisions in Taking Credit).

In testing hypothesis 1 regarding the influence of service quality on customer decisions in taking credit, a t-count value of 3.397 was obtained and a significance value of 0.001. while the calculation result of the ttable value obtained was 1.990 ($df = 81 - 3 = 78$). Because the tcount value is greater than the ttable value ($3.397 > 1.990$) and the significance value of 0.001 is smaller than alpha 0.05 ($p < \alpha$) then this means that service quality has a significant effect on customer decisions in taking credit at Bank Mandiri Dili-Timor Leste .

2. Hypothesis 2 (The Influence of Credit Procedures on Customer Decisions in Taking Credit)

In testing hypothesis 2 regarding the influence of credit procedures on customer decisions in taking credit, a t-count value of 3.091 was obtained and a significance value of 0.003. while the calculation result of the ttable value obtained was 1.990 ($df = 81 - 3 = 78$). Because the tcount value is greater than the ttable value ($3.091 > 1.990$) and the significance value of 0.003 is smaller than alpha 0.05 ($p < \alpha$) then this means that credit procedures have a significant effect on customer decisions in taking credit at Bank Mandiri Dili-Timor Leste.

3. Hypothesis 3 (Effect of Interest Rates on Customer Decisions in Taking Credit)

In testing hypothesis 3 regarding the influence of interest rates on customer decisions in taking credit, the t-count value was 9.724 and the significance value was 0.000. while the calculation result of the ttable value obtained was 1.990 ($df = 81 - 3 = 78$). Because the tcount value is greater than the ttable value ($9.724 > 1.990$) and the significance value of 0.000 is smaller than alpha 0.05 ($p < \alpha$) then this means that the interest rate has a significant effect on customer decisions in taking credit at Bank Mandiri Dili-Timor Leste.

Test f (Simultaneous Test) – Hypothesis 4

The F test is known as a simultaneous test or model test/Anova test, which is a test to see how the independent variables influence the dependent variable together or to test whether the regression model we created is good/significant or not good/non-significant. The following f test results are presented in Table 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 Table, it can be seen that the results of testing hypothesis 4 obtained a ftable value of 965.333 with a significance level of 0.000. Meanwhile, the ftable value obtained is $df = n - k = 81 - 3 = 77 = 2.723$. Because the fcount value is greater than the ftable value ($965.333 > 2.723$) and the significance value of 0.000 is smaller than alpha 0.05 ($p < \alpha$) it can be explained that service quality (X1), credit procedures (X2), and interest rates (X3)

simultaneously has a significant effect on customers' decisions in taking credit (Y) at Bank Mandiri Dili-Timor Leste.

Coefficient of Determination

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

Table 11. Coefficient of Determination Test Results

Model Summary

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

Sumber: Data Primer (2023, Diolah)

Based on 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 level of customer decisions in taking credit at Bank Mandiri Dili-Timor Leste is caused by service quality (X1), procedures. credit (X2), and interest rates (X3), while the remaining 7.7% is influenced by other variables not taken into account in this research. In this test, based on the Adjusted R Square value, the value obtained is 0.923, showing that there is a very strong influence between service quality, credit procedures and interest rates on the decision to take credit at Bank Mandiri Dili-Timor Leste.

Discussion result

The Influence of Service Quality on Customer Decisions in Taking Credit

The results of research regarding service quality variables at Bank Mandiri Dili-Timor Leste are overall in the high category. These results are proven by descriptive analysis which shows that the average achievement of respondents' responses to the overall service quality variable is in the high category which is influenced by the instruments used. This shows that Bank Mandiri Dili Timor Leste employees are very adequate in serving customers, Bank Mandiri Dili Timor Leste also has a neat, clean and comfortable room for customers, Bank Mandiri Dili Timor Leste's service is in line with what is expected, Bank Mandiri Dili Timor Leste is also responsible for mistakes made by the bank, Bank Mandiri Dili Timor Leste employees have good abilities in serving customers, and Bank Mandiri Dili Timor Leste employees have good attitudes or ethics in serving customers.

The results of this research also show that the quality of service at Bank Mandiri Dili-Timor Leste has a significant influence on customers' decisions in taking credit. This is proven by the results of the hypothesis test which obtained a tcount value greater than the ttable value ($3.397 > 1.990$) and a significance value of 0.001 smaller than alpha 0.05 ($p < \alpha$) so this means that service quality has a significant effect on customer decisions in taking Credit at Bank Mandiri Dili-Timor Leste.

In other research by Rizki Ahmad Fauzi and Adi Hamidi (2015), the results of research on service quality have a positive influence on credit decisions. Another research by Shobirin, et al (2016), the research results show a significant positive influence between service quality on credit decisions. Another study by researcher Satriyo Agilwaseso, et al (2014), showed that service quality had a positive effect on credit decisions.

The Influence of Credit Procedures on Customer Decisions in Taking Credit

The results of research regarding credit procedures at Bank Mandiri Dili-Timor Leste found that the overall credit procedure variables were in the high category as evidenced by the results of descriptive statistical analysis where the test results showed that the average achievement of the credit procedure variables was in the high category. This means that respondents do not experience obstacles in the disbursement and credit process, can easily apply for credit even though the funds submitted are relatively small, can easily understand the credit taking procedures set by Bank Mandiri Dili Timor Leste, implementation of credit procedures at Bank Mandiri Dili Timor Leste is classified as not slow in getting a score of 20, the disbursement and accreditation process by Bank Mandiri Dili Timor Leste submitted by customers is relatively fast, the credit requirements applied by Bank Mandiri Dili Timor Leste are not complicated, the requirements must be fulfilled to take out credit not difficult, and prefer to take credit from financial institutions taken by neighbors or family.

The results of this research also show that credit procedures have a significant influence on customers' decisions in taking credit. This is proven by the results of testing hypothesis 2 which obtained a tcount value greater than the ttable value ($3.091 > 1.990$) and a significance value of 0.003 smaller than 0.05 ($p < \alpha$), so this means that credit procedures have a significant effect on customer decisions. Taking Credit from Bank Mandiri Dili-Timor Leste.

According to Hasan (2014), credit procedures are the stages that must be passed before a credit is decided to be disbursed. The purpose of credit procedures is to make it easier for banks to assess the feasibility of a credit application. In general, credit granting procedures differentiate between individual loans and loans by a legal entity.

The research results are consistent with research conducted by Badrul Huda, et al (2019). The research results state that credit procedures have a significant effect on customers' decisions in taking credit. The research results are not consistent with the research of Rizki Ahmad Fauzi and Adi Hamidi (2015), the research results of credit procedures do not have a significant influence on credit decision decisions.

The Influence of Interest Rates on Customer Decisions in Taking Credit

Based on the results of research regarding the interest rate variable at Bank Mandiri Dili-Timor Leste, it was found that overall it was in the high category. This is proven by the results of descriptive statistical analysis where the average achievement of the interest rate variable is in the high category, which means that Bank Mandiri Dili Timor Leste always provides interest rates to customers who take out credit. The interest rate provided by Bank Mandiri Dili Timor Leste is sufficient. affordable for the public, customers do not object to the

credit interest rates provided by Bank Mandiri, Bank Mandiri's interest rates follow the interest standards set by the government, Bank Mandiri Dili Timor Leste does not charge high interest rates like loan sharks, preferring to do credit at Bank Mandiri Dili Timor Leste the interest rate is lower than other financial institutions. When compared with other financial institutions, the credit interest rate at Bank Mandiri Dili Timor Leste tends to be lower, and the interest rate at Bank Mandiri Dili Timor Leste is lower than the interest rate at other financial institutions.

The results of this research also show that the interest rate has a significant effect on customers' decisions in taking out credit. This is proven by the results of testing hypothesis 3, where the tcount value is greater than the ttable value ($9.724 > 1.990$) and the significance value is 0.000, which is smaller than 0.05. ($p < \alpha$) then this means that the interest rate has a significant effect on customer decisions when taking credit at Bank Mandiri Dili-Timor Leste.

The results of this research are consistent with research conducted by Badrul Huda, et al (2019). The research results state that interest rates have a significant effect on customers' decisions in taking credit. In other research, Rizki Ahmad Fauzi and Adi Hamidi (2015), research results show that interest rates have a positive influence on credit decisions. Another research by Shobirin, et al (2016), the research results show a significant positive influence between interest rates on credit decisions. Another research conducted by Satriyo Agilwaseso, et al (2014), research results show that interest rates have a positive effect on credit decisions.

The Influence of Service Quality, Credit Procedures, and Interest Rates on Customer Decisions in Taking Credit

The customer's decision to take credit is the perceived result of purchasing and using a product or service continuously which is in accordance with the customer's expectations, desires and needs. The customer feels satisfied with the quality of service in accordance with credit procedures and interest rates.

The results of research regarding customer decision variables in taking credit at Bank Mandiri Dili-Timor Leste are overall in the high category. This shows that Bank Mandiri Dili Timor Leste employees have provided good service, the credit provided by Bank Mandiri Dili Timor Leste is able to help meet needs, the statement item is easy to make credit installments at Bank Mandiri Dili Timor Leste, there is information about taking out credit at Bank Mandiri Dili Timor, the information conveyed by employees of Bank Mandiri Dili Timor Leste is clear, the decision to take credit at Bank Mandiri Dili Timor Leste is influenced by the family, considering the advice of neighbors or family more than the quality of service and credit procedures in deciding to take credit at Bank Mandiri Dili Timor Leste, the decision to take credit at Bank Mandiri Dili Timor Leste is influenced by other people, the service provided by Bank Mandiri Dili Timor Leste is a reason to take it, and prioritizes good service rather than ease of credit procedures in deciding to take.

The results of this research show that service quality, credit procedures, and interest rates simultaneously have a significant influence on customers' decisions in taking credit. This result is proven by the results of testing hypothesis 4 where the fcount value obtained is greater than the ftable value ($965.333 > 2.723$) and the significance

value is 0.000, smaller than alpha 0.05 ($p < \alpha$), so 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.

The results of testing the coefficient of determination for the adjusted R Square value obtained were 0.923, which means that 92.3% of the variation that occurred in the level of customer decisions in taking credit at Bank Mandiri Dili-Timor Leste was 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 research. In this test, based on the Adjusted R Square value, the value obtained is 0.923, showing that there is a very strong influence between service quality, credit procedures and interest rates on the decision to take credit at Bank Mandiri Dili-Timor Leste.

VI. CONCLUSIONS AND RECOMMENDATIONS

Conclusions

Based on the results of research on the influence of service quality, credit procedures and interest rates on customers' decisions in choosing Bank Mandiri Dili-Timor Leste, the author can draw the following conclusions:

1. The quality of service at Bank Mandiri Dili-Timor Leste as a whole is in the high category, the credit procedures at Bank Mandiri Dili-Timor Leste as a whole are in the high category, the interest rate at Bank Mandiri Dili-Timor Leste as a whole is in the high category, overall customer decisions in taking credit at Bank Mandiri Dili-Timor Leste are in the high category.
2. Service quality partially has a significant effect on customers' decisions in taking credit at Bank Mandiri Dili-Timor Leste.
3. Credit procedures partially have a significant effect on customers' decisions in taking credit at Bank Mandiri Dili-Timor Leste.
4. The interest rate partially has a significant effect on customers' decisions in taking credit at Bank Mandiri Dili-Timor Leste.
5. Service quality, credit procedures and interest rates simultaneously and partially have a significant influence on customers' decisions in taking credit at Bank Mandiri Dili-Timor Leste.

Recommendations

1. Because service quality influences customers' decisions in taking out credit, Bank Mandiri Dili-Timor Leste needs to improve items such as being responsible for mistakes made by the Bank and Bank Mandiri Dili Timor Leste employees must have good attitudes or ethics. in serving customers.

2. Because credit procedures influence customers' decisions in taking credit, Bank Mandiri Dili-Timor Leste needs to improve items such as speeding up the disbursement and accreditation process by Bank Mandiri Dili Timor Leste submitted by customers and providing credit requirements that are not complicated.
3. Because interest rates influence customers' decisions in taking out credit, Bank Mandiri Dili-Timor Leste needs to improve items such as providing affordable interest rates and interest rates that are competitive with other institutions.
4. Future researchers should pay attention to other factors that influence customers' decisions in taking credit, such as repayment period, income and other factors related to customers' decisions in taking credit.

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