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## The Impact of Loan Products, Promotion, Service Quality, and Location Regarding Customer Decisions on People's Business Credit Loans (KUR) PT BRI UNIT MERUYA ILIR

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**Abstract.** This study attempts to examine the impact of loan products, promotions, quality of service, and location on choices made by customers on PT Bank Rakyat Indonesia Unit Meruya Ilir People's Business Credit (KUR) loans. Multiple linear regression analysis with coefficient of determination analysis is the data analysis technique employed (adjusted R square), t test, and F test using a sample of 87 respondents. The results of data processing from linear of multiple regression analysis produce the equation  $Y = 5.732 + 0.085X_1 + 0.503X_2 + 0.155X_3 + 0.327X_4$ . The test of the coefficient of determination test acquired a modified R square value of 0.617, or 61.7%, meaning that customer decisions are explained by loan products, promotions, service quality, and location of 61.7%. The test of the t test explain that the loan product variable has no partial effect on customer decisions, the variable promotion has a partial effect on customer decisions. The quality of service variable has no partial effect on customer decisions. The location variable partially influences customer decisions. The test of F show an Fcount value of 35.634 > Ftable 2.48 and a Sig value of 0.000 < 0.05. This indicates that there is a concurrent impact between loan products, promotions, quality of service, and location on customer decisions on PT Bank Rakyat Indonesia's Meruya Ilir unit People's Business Credit (KUR) loans.

**Keywords** Loan Products, Promotions, Service Quality, Location, Customer Decisions, Marketing, Human Research Management.

### INTRODUCTION

In banking, the challenges of facing global economic growth must be taken seriously both by micro, small, and medium enterprises (MSMEs) and by credit distributors, namely banks and other institutions such as Internusa Tribuana Citra Multi Finance, Obor Mas Cooperative, Kospin Jasa, and Guna Savings and Loans Cooperative. Prima Dana. Credit providers and other institutions must be able to support debtors by providing easy and fast capital financing to develop their businesses and meet more productive needs. This is an opportunity for credit distributors to KUR loans, which are supported by the government. KUR aims to improve and expand the bank's services to SMEs or MSMEs to make them more productive, increase the competitive capacity of SMEs or MSMEs, This indicates that a concurrent influence exists between and employment, and overcome poverty. According to the Ministry of Finance, from the beginning of 2015 to December 22, 2022 the value of People's Business Credit (KUR) distribution contracts reached IDR 356.32 trillion, with a total of 8.25 million debtors. Using information sourced from the Ministry of Finance since the beginning of 2015, there were 1 million debtors with a distribution contract value of IDR 22.7 trillion, in 2016 there were 4.49 million debtors with a distribution agreement value of IDR 94.3 trillion, in 2017 there were 4.43 million debtors with a distribution contract value of IDR 96.1 trillion, in 2018 there were 4.91 million debtors with a distribution contract value of IDR 121.4 trillion, in 2019 there were

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5.53 million debtors with a distribution contract value of IDR 141.6 trillion. trillion, in 2020 there were 6.86 million debtors with a distribution contract value of IDR 192.7 trillion, in 2021 there were 8.36 million debtors with a distribution contract value of IDR 283.3 trillion and as of 22 December 2022 there were 8.25 debtors with The value of the contract for distributing KUR is IDR 356.3 trillion.

Likewise, PT Bank Rakyat Indonesia (BRI) supports the practice of the government's program for micro, small, and medium enterprises (MSMEs) by providing access to KUR capital for MSMEs in the country with easy conditions and low loan interest that is still affordable for micro and small intermediate businesses. So customers can choose Bank BRI as a distributor that provides loans from people's business credit. As the largest KUR disbursing bank, Bank BRI has several types of KUR loan products, such as Super Micro KUR, Micro KUR, and Small KUR. The products offered to potential customers are very competitive. This makes more customers decide to choose Bank BRI, especially since Bank BRI's mobile application is BRImo, a mobile banking based on internet technology that can be used by customers and non-customers to carry out transactions and also enjoy attractive features in the BRImo application, making more customers' decisions to choose Bank BRI.

According to Putri (2023), promotion is important to attract customers' attention and becomes a tool for communicating marketing messages such as details regarding the goods or services offered so as to help customers making decision. Banks must also determine a strategic location so that it makes it easier for business people to come easily without needing to bring a vehicle. According to Wahjono in Nurhalisa (2019:40), location is an important aspect of channel strategy; a good location makes it easier to access business premises and attracts many customers to make transactions. Meanwhile, in bank marketing, location is a network (networking) where bank products and services are provided and can be utilized by customers. Apart from customer decisions, service quality is a factor that influences customer decisions, Easy-access services use a system that is easy to operate as support for the use of sophisticated technology and follow digital-based development trends. According to Sholikhah (2023), service quality is a way to fulfill customers' desires and needs with appropriate achievements by balancing customer expectations. The quality of service in terms of ease of access is a mobile application that supports changes in the current digital era.

## **LITERATURE REVIEW**

### **1.Product**

Banking products are business activities carried out by banks in form of providing goods and services for the benefit of customers. According to Aulia (2022:543), the factors that influence the product are, firstly, performance, which is related to the basic features of the product and whether product benefits meet customer expectations. Secondly, durability means how long the product can last before it has to be replaced, or it can be said that The more frequently a customer use of the product, The higher the product's durability. Thirdly, adherence to the requirements. It is the degree to which a product's fundamental features satisfy specified client requirements or that no flaws are discovered in the product. Fourth, features that serve as competitive instruments to set bank products apart from those of rivals. Fifth, a product's reliability indicates whether or not it will function well throughout a given time frame. A product is more dependable if there is less chance of damage. The seventh is beauty. A product's appearance can be determined by its shape, taste, smell, and visual qualities. A service product's aesthetics are felt rather

than seen. Finally, perceived quality, or perception of quality. Price, brand, reputation, advertising, and country of origin all influence how customers view things.

### **Promotion**

the goals promotion of bank is to inform about all products offered and try to entice potential new customers by offering promotions such as people's business credit, unsecured credit, deposits and credit cards and try to attract potential new customers so that interested customers are followed by purchases until ultimately the promotion improves its image in society(BRI, 2023). The aim promotions of bank is to inform all products offered and trying to entice potential new customers.

#### **1. Elements Influencing Promotion**

According to Bondarenko et al. (2023), there are factors that influence promotion, firstly, personal selling, which occurs when a loan provider introduces a product to prospective customers and forms the prospective customer's understanding of the product so that the prospective customer then buys. Secondly, mass selling, which occurs during exhibitions, events, social services, and so on through digital media. Thirdly, advertising which is done with banners, brochures, television, billboards, radio, and magazines. The aim of promotion is to attract customers. Fourthly, publicity, which is the same as mass selling, occurs when there is an exhibition event as a product promotion medium. Fifthly, Sales promotion is a type of direct persuasion that involves the extensive use of a variety of media that may be set up to encourage clients to buy products right away and increase the quantity of items they buy. Sixthly, public relations, which occurs when banks want to collaborate to meet needs and provide mutual benefit. Lastly, direct marketing, which is carried out directly to customers to offer a product that is being promoted.

### **3. Service Quality**

According to Hafidz (2023), service quality is the value felt by customers; the better the service, the greater the profits for the bank. According to Ani (2023), service the best way to ensure client loyalty is through quality., business resilience against competition, and revenue growth. Service quality provides ease of access and security provided by the bank to customers, as well as the services offered in the form of loan product features and service quality.

### **4. Location**

A location is a place where the bank carries out activities with easy access for customers. According to Kasmir in Utomo (2021), location in bank marketing refers to the place where bank branch products and bank control centers carry out transactions. In practice, there are several types of bank office locations, namely cash offices, head offices, main branches, and sub-branches, and locations of automatic payment platforms or automated teller machines (ATMs). Location is a place where banking does business by considering proximity to crowds, community activities, and business operational activities.

### **5. Customer Decision**

In banking, customer decisions are related to the selection of products offered by the bank. According to Al-Haqqi (2022), customer decisions are customer actions to decide on the

choice of purchasing goods or services, or it can be said that customer decisions occur through several processes, specifically problem identification, information gathering, alternative assessment, purchase decisions, and post-purchase behavior, in order to determine that consumer decisions are acts by prospective customers to solve problems, understand problems, seek information, and assess alternative options that are deemed appropriate to their goals and are considered to bring profits.

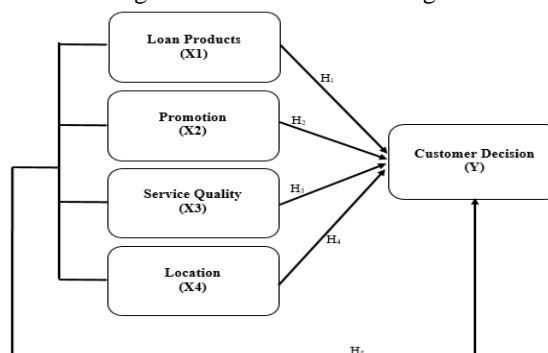
**Previous Research.**

Khoiriyah (2021) found the results of the t-test showed that promotion and location variables had no effect on purchasing decisions, while quality and price had an effect, so price had more influence influence decisions about purchases, in part with a value of  $t_{count} > t_{table}$  of  $3.281 > 2.46$ . The Ftest results demonstrate that location, price, promotion, and product quality all have an impact on decisions to buy at the same time, with a value of  $F_{count} > F_{table}$  of  $37.217 > 2.46$ . Hasanuddin (2019) explained that The ttest's findings indicate that the product variable has more influence on customer decisions, partially with a  $t_{count} > t_{table}$  value of  $6.055 > 1.975$ . The results of the  $F_{test}$  show that products, services, and promotions influence customer decisions simultaneously, with a value of  $F_{count} > F_{table}$  of  $1806.297 > 2.70$ . Ramadhan (2020) showed that based on the results of  $F_{test}$ , it shows that price, product quality, store atmosphere, and location simultaneously influence customer satisfaction, with a  $F_{count} > F_{table}$  value of  $53.927 > 2.46$ . The value of the t-test results shows the price variable has more influence on customer decisions partially with a value of  $t_{count} > t_{table}$  of  $3.827 > 1.98397$ . Alistriwahyuni (2019) found that based on the results of the  $F_{test}$ , sales promotions, ease of use, and service features influence purchasing decisions simultaneously with a value of  $F_{count} > F_{table}$  of  $8.438 > 2.816$ . The value of the  $t_{test}$  results showed that Customer decisions are more influenced by the sales promotion variable partially with a  $t_{count} > t_{table}$  value of  $2.184 > 2.01063$  compared to other variables. Ekawati (2022) explained that the results of the  $F_{test}$  show that user experience, discounts, and ease of access influence purchasing decisions simultaneously, with a value of  $F_{count} > F_{table}$  of  $25.553 > 2.71$ . The value of the  $t_{test}$  results showed that the discount variable has more influence influence decisions about purchases, in part with a value of  $t_{count} > t_{table}$  of  $2.224 > 1.98793$  compared to other variables.

**Framework**

Research rationale framework, namely:

Figure 1 Framework of Thought



**Influence Between Variables**

The impact that lending products have on consumer choices

Providing loans (distributing funds) is a source of income, so savings business managers must be able to create various types of loan products that suit the needs of customers and potential customers. Products are very important because a product is something provided to the market to fulfill customers' wants or needs. Furthermore, existing products must be reviewed so that they do not become obsolete due to developments over time.

#### The influence of promotions on customer decisions

Increasingly tight competition between banks illustrates that customer behavior is increasingly difficult in the current development of transaction processes. One program that is effective in communicating products is through promotional programs, which aim to help customers make purchasing decisions. Promotion is the process of persuading consumers to purchase the provided goods. by banking become known and then become the products they choose. When customers want to make a purchasing decision, promotion is the most important consideration because promotion aims to serve as a means of information for customers in deciding to purchase a product.

#### The impact of consumer decisions on service quality

Quality of service can be said to be good if the the service offered can please and provide customer comfort. Services that have good quality do not rule out the possibility of being a competitive advantage for banks, and this process must be carried out effectively and efficiently by the workforce involved in facing challenges in the decision to purchase goods or services offered by a bank.

#### The influence of location on customer decisions

Location is the place where the bank offers products to the target market. Location is among the most significant factors influencing consumer behavior. Banks must choose a strategic location when placing business locations in an area that is close to crowds and community activities. Location is a driver of costs and income, so location often has the power to create banking business strategies. The strategic location aims to maximize the benefits of the location for the bank.

#### The impact of location, services, promotions, and goods on consumer choices

Knowledge about the products offered can be a consideration for customers in choosing a bank, so it can be said that the clearer the information about a product offered, the easier it will be for potential customers to determine a product that suits their wishes and meets the customer's needs. If the product meets the requirements and aspirations of prospective customers, then prospective customers will consider using the product. Apart from that, promotions provided by banks are sales and marketing activities in order to inform and encourage demand for banking products, services, and ideas by influencing customers to want to buy products and services produced by the bank. Apart from products and promotions, good service quality is an influential thing. The ability of service providers must be able to consistently meet expectations, provide comfort in providing services, understand the requirements and aspirations of prospective and existing customers, and have the ability to visualize the desires and expectations of customers to be able to provide satisfaction with the services rendered. Apart from products, promotions, and service quality, location plays a significant part as well. And significant in activities to collect customer funds and distribute refinancing to customers. The location of the services used

in supplying them to targeted customers is a key decision because location is related to banking decisions to place employees.

### **Hipotesis**

Referring to the framework of thought and empirical studies related to this research, the theories put forth in this study are:

- a. The influence of loan products on customer decisions  
Ho1: Loan products do not partially influence customer decisions regarding People's Business Credit (KUR) loans at PT Bank Rakyat Indonesia Meruya Ilir Branch.  
Ha1: Loan products partially influence customer decisions regarding People's Business Credit (KUR) loans at PT Bank Rakyat Indonesia Meruya Ilir Branch.
- b. The influence of promotions on customer decisions  
Ho2: Promotions do not partially influence customer decisions regarding People's Business Credit (KUR) loans at PT Bank Rakyat Indonesia Meruya Ilir Branch.  
Ha2: Promotion partially influences customer decisions regarding People's Business Credit (KUR) loans at PT Bank Rakyat Indonesia Meruya Ilir Branch.
- c. How consumer choices are impacted by service quality  
Ho3: quality of service does not partially influence customer decisions regarding People's Business Credit (KUR) loans at PT Bank Rakyat Indonesia Meruya Ilir Branch.  
Ha3: Service quality partially influences customer decisions regarding People's Business Credit (KUR) loans at PT Bank Rakyat Indonesia Meruya Ilir Branch.
- d. The influence of location on customer decisions  
Ho4: Location does not partially influence customer decisions regarding People's Business Credit (KUR) loans at PT Bank Rakyat Indonesia Meruya Ilir Branch.  
Ha4: Location partially influences customer decisions regarding People's Business Credit (KUR) loans at PT Bank Rakyat Indonesia Meruya Ilir Branch.
- e. How consumer decisions are influenced by loan products, promotions, service quality, and location  
Ho5: Loan products, promotions, service quality, and location do not influence customers' decisions regarding simultaneous People's Business Credit (KUR) loans at PT Bank Rakyat Indonesia Meruya Ilir Branch.  
Ha5: Loan products, promotions, service quality, and location influence customer decisions on PT Bank Rakyat Indonesia People's Business Credit (KUR) loans at the Meruya Ilir Branch simultaneously.

### **METHODS**

#### **Data source**

The data sources in this research are used to assist the author in conducting research using primary data.

#### **Population and Sample**

In this study, the participants were all People's Business Credit (KUR) loan customers of PT Bank Rakyat Indonesia Meruya Ilir unit, totaling 111 customers. In taking samples for this research, researchers used the sample size using the Slovin formula. According to the results of the calculations above, the sample to be taken is 87 People's Business Credit (KUR) loan customers of PT Bank Rakyat Indonesia Meruya Ilir unit, according to the Slovin formula.

## RESULTS

### General Description of Research Objects

#### Respondent Characteristics

By Gender. The largest percentage of BRI customers is male, 44 people, with a percentage of 50.57%.

by age. Nine respondents (10.34%) were under 25 years old, twenty respondents (22.9%) were between 26 and 30 years old, 38 respondents (43.68%) were between 31 and 45 years old, and 20 respondents (22.9%) were above 46 years old. According to this statistics, respondents between the ages of 26 and 30 and those over 46 make up the next largest group of BRI Bank customers, followed by those between the ages of 31 and 45. Looking at this age group, BRI Bank must be aware of their intended needs.

based on the most recent education. 27 individuals (31.03%) had completed high school or vocational school, 11 individuals (12.64%) had completed D3 education, 41 individuals (47.13%) had earned a bachelor's degree, and 8 individuals (9.20%) had earned a master's degree. According to this data, 41 clients, or 47.13% of BRI Bank's clientele, hold a bachelor's degree, while 27 customers, or 31.03% of the total, have only completed high school or vocational school. According to this statistics, SMA/SMK and S1 consumers have the greatest levels of education among Bank BRI's clientele.

Based on Income per month. Based on the monthly income of IDR 5,000,000 as many as 20 people with a percentage of 22.99%; IDR 5,000,000- 10,000,000 as many as 19 people with a percentage of 21.84%, IDR 10,000,000- 50,000,000, there are as many as 27 people with a percentage 31.03%; IDR 50,000,000- 100,000,000 there are as many as 14 people with a percentage of 16.09% and > IDR 100,000,000 up to seven individuals with an 8.05% percentage. It can be inferred from this data that the highest proportion of BRI Bank customers are those earning IDR 10,000,000- 50,000,000, as many as 27 people with a percentage of 31.03%, and then 20 people earning IDR 5,000,000 with a percentage of 22.99%. By using this data, BRI Bank is able to provide attractive KUR product promotions to prospective customers whose average income is at least IDR 5,000,000 to a max of IDR 50,000,000.

according to the kind of car that is utilized for work. Depending on the kind of car utilized for work, there are 0 people using bicycles with a percentage of 0.00%, 16 people using private motorbikes with a percentage of 18.39%, 18 people using online motorbikes with a percentage of 20.69%, 40 people using private cars with a percentage of 45.98%, 2 online cars with a percentage of 2.30%, 8 people with an office car with a percentage of 9.20%, and 3 people with public transportation 3.45% as a percentage. It can be inferred from this data that the highest proportion of types of vehicles used for work by BRI Bank customers are private cars, 40 people with a percentage of 45.98%, and 18 people using online motorbikes with a percentage of 20.69%.

### Test Research Instruments

#### Descriptive statistics

Table 1 Results of Descriptive Statistical Tests

	N	Minimum	Maximum	Mean	Std. Deviation
Loan Products	87	36.00	67.00	53.8736	7.10192
Promotion	87	20.00	50.00	39.4253	4.96179

**The Impact of Loan Products, Promotion, Service Quality, and Location Regarding Customer Decisions on People's Business Credit Loans (KUR) PT BRI UNIT MERUYA ILIR**

Service Quality	87	20.00	48.00	36.2989	4.98630
Location	87	40.00	80.00	65.2759	6.59579
Customer Decision	87	12.00	50.00	36.5632	5.55669
Valid N (listwise)	87				

Data source: Primary data that has been processed with IBM SPSS version 26.0.

With an average value of 53.87 and a standard deviation of 1, the descriptive test results from 87 respondents indicate that the loan product variable has the lowest value of 36 and the maximum value of 67. Figure 1, meaning that based on these results, The number of tabulations of respondents' answers per loan product variable has the smallest number of tabulations of 36 and the largest number of tabulations of 67 if the average is 53.87 and the standard deviation is 7.10 from an instrument of 15 statements. The value of the promotion variable has the lowest value of 20 and the highest value of 50 with an average value of 39.42 and a standard deviation data value of 4.96. This means that based on these results, the number of tabulations of respondents' answers per promotion variable has the smallest number of tabulations of 20 and the largest number of tabulations of 50 if the average is 39.42 and the standard deviation is 4.96 from an instrument of 10 statements. The data's average value is 36.29, the standard deviation is 4.98, and the service quality variable's value ranges from 20 to 48. This means that based on these results, the number of tabulations of respondents' answers per service quality variable has the smallest number of tabulations of 20 and the largest number of tabulations of 48 if the average is 36.29 and the standard deviation is 4.98 from an instrument of 10 statements. The location variable's value ranges from 40 to 80, with an average of 65.27 and a data standard deviation of 6.59. This means that based on these results, the number of tabulations of respondents' answers per service quality variable has the smallest number of tabulations of 40 and the largest number of tabulations of 80 if the average is 65.27 and the standard deviation is 6.59 from an instrument of 16 statements. With an average value of 36.56 and a standard deviation value, the customer decision variable's value ranges from 12 to 50 of the data of 5.55. This means that based on these results, the number of tabulations of respondents' answers per customer decision variable has the smallest number of tabulations of 12 and the largest number of tabulations of 50 if the average is 36.56 and the standard deviation is 5.55 from an instrument of 10 statements.

### **Validity test**

The validity test results of loan product (X1) with 15 individual statement items in the questionnaire, promotion (X2) with 10 individual statement items in the questionnaire, service quality (X3) with 10 individual statement items in the questionnaire, location (X4) with 16 individual statement items in the questionnaire, and customer decision (Y) with 10 individual All of the questionnaire's statement items were deemed to be legitimate because  $r_{count} > r_{table}$  (0.208). Thus, Therefore, it can be said that these things are deemed. legitimate.

### **Test of Reliability**

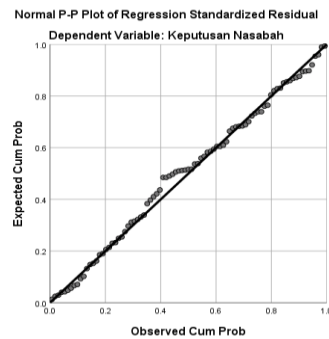
If a variable's Cronbach's alpha value is more than 0.6, it is considered dependable. Reliability test results for loan product (X1), promotion (X2), service quality (X3), location (X4), and customer decision (Y) demonstrate that each statement item's variable indicators have a Cronbach's alpha value more than 0.6, indicating the reliability of the indicators or questionnaire statements or can be trusted as a variable measuring tool.



**The Classic assumption test**

Test of Normality

Figure 2 Normality Test Results



Data source: SPSS version 26.0.

Figure 2 illustrates that the data is normally distributed since the graph displays a pattern of dots that approaches a diagonal line. Therefore, the regression model is appropriate for use in additional analysis and satisfies the normalcy assumption.

Test of Multicollinearity

Table 2 Test of Multicollinearity

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	5.732	4.150		1.381	.171		
Loan Product	.085	.070	.108	1.211	.229	.560	1.786
Promotion	.503	.109	.449	4.597	.000	.467	2.143
Service Quality	.155	.112	.140	1.389	.169	.442	2.265
Location	.327	.078	.389	4.205	.000	.521	1.919

a. Dependent Variable: Keputusan Nasabah

Data source: SPSS versi 26.0.

Table 2 displays the tolerance value for every independent variable, namely loan product (X1) = 0.560, promotion (X2) = 0.467, service quality (X3) = 0.442, and location (X4) = 0.521, and the VIF value of each is known. each independent variable, namely loan product (X1) = 1.786, promotion (X2) = 2.143, service quality (X3) = 2.265, and location (X4) = 1.919. Since the tolerance value for each independent variable is more than 0.1, there is no correlation between them. According to the VIF results, there is no multicollinearity among the independent variables because each one has a VIF value less than 10.

Heteroscedasticity Test

Test of Autocorrelation

Table 3 Test of Autocorrelation

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.797 <sup>a</sup>	.635	.617	3.43892	1.908

- a. Predictors: (Constant), Location, Loan Products, Promotions, Service Quality
  - b. Dependent Variable: Customer Decision
- Data source: IBM SPSS version 26.0.

Table 3's Durbin-Watson table value of (DW) 1.908 indicates the autocorrelation test. Meanwhile, the DW table value is dL 1,5567 based on a total of n=87 and K=4 with a significance level of 0.05.

- a. dU 1,7485
- b. 4-dL 2,4433
- c. 4-dU 2,2515

According to the decision making value  $dU < DW < 4-dU$  or  $1.7485 < 1.908 < 2.2515$  so Therefore, it can be said that autocorrelation does not exist..

### Analysis of Multiple Linear Regression

Table 4 Analysis of Multiple Linear Regression

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	5.732	4.150		1.381	.171
Loan Product	.085	.070	.108	1.211	.229
Promotion	.503	.109	.449	4.597	.000
Service Quality	.155	.112	.140	1.389	.169
Location	.327	.078	.389	4.205	.000

- a. Dependent Variable: Customer Decision
- Data source: SPSS version 26.0.

Table 4's coefficient values can be used to generate the following multiple linear regression equation model:

$$Y = 5,732 + 0,085 X_1 + 0,503 X_2 + 0,155 X_3 + 0,327 X_4$$

The meaning of the regression equation model above is:

- a. If loan products (X1), promotions (X2), quality of service (X3), and location (X4) are 0, then Y = customer decision will increase by 5.732.
- b. If loan products (X1) increase by 1 unit, promotions (X2), service quality (X3), and location (X4) remain constant or 0, then customer decisions (Y) will increase by 0.085.
- c. If promotion (X2) increases by 1 unit, loan product (X1), service quality (X3), and location (X4) remain constant or 0, then customer decision (Y) will increase by 0.503.
- d. If service quality (X3) increases by 1 unit, loan products (X1), promotions (X2), and location (X4) remain constant or 0, then customer decisions (Y) will rise by 0.155.
- e. If location (X4) increases by 1 unit, loan products (X1), promotions (X2), and service quality (X3) remain the same or 0, then customer decisions (Y) will increase by 0.327.

Correlation coefficient  
Table 5 Correlation Coefficient Results

Correlations				
Loan Product	Promotion	Service Quality	Location	Customer Decision

Loan Product	Pearson Correlation	1	.097	.482**	.502**	.198
	Sig. (2-tailed)		.370	.000	.000	.066
	N	87	87	87	87	87
Promotion	Pearson Correlation	.097	1	.614**	.522**	.727**
	Sig. (2-tailed)	.370		.000	.000	.000
	N	87	87	87	87	87
Service Quality	Pearson Correlation	.482**	.614**	1	.533**	.570**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	87	87	87	87	87
Location	Pearson Correlation	.502**	.522**	.533**	1	.643**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	87	87	87	87	87
Customer Decision	Pearson Correlation	.198	.727**	.570**	.643**	1
	Sig. (2-tailed)	.066	.000	.000	.000	
	N	87	87	87	87	87

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

Data source: Primary data that has been processed using IBM SPSS version 26.0

Based on table 5, it can be concluded as follows:

- a. The magnitude of the correlation between loan products (X1) and customer decisions (Y) is 0.198, Therefore, as the coefficient interval is 0.00-0.199, it can be said that there is a positive relationship with a very low correlation between loan products (X1) and client decisions (Y). This implies that the growing selection of loan products will affect the choices made by clients of the Bank BRI Meruya Ilir unit.
- b. The coefficient interval is 0.60-0.799, indicating that the more promotions, the more they will affect the decisions of Bank BRI Meruya Ilir unit customers. The magnitude of the correlation between promotion (X2) and customer decisions (Y) is 0.727, indicating a strong positive correlation between promotions (X2) and customer decisions (Y).
- c. Because the coefficient interval is 0.40-0.599, the magnitude of the correlation between service quality (X3) and customer decisions (Y) is 0.570, indicating a moderately positive relationship between the two. This implies that growing service quality will have an impact on the choices made by Bank BRI Meruya Ilir unit customers.
- d. It can be inferred that there is a strong positive correlation between location (X4) and client decision (Y) because the magnitude of the correlation between the two is 0.643. The coefficient interval is 0.60-0.799, suggesting the greater Customers of the Bank BRI Meruya Ilir unit will be influenced by the new location while making decisions.

### Coefficient of Determination (*Adjusted R Square*)

Results of Determination Coefficient (*Adjusted R Square*)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.797 <sup>a</sup>	.635	.617	3.43892

- a. Predictors: (Constant), Loan Products, Promotions, Service Quality, Location  
 b. Dependent Variable: Customer Decision  
 Data source: Primary data that has been processed using IBM SPSS version 26.0

Table 6 indicates that the determinant coefficient, also known as the modified R square figure, is 0.617. In models with multiple independent variables, the adjusted R square value is utilized. When independent variables are added to the model, the R square value may change, however this can be lessened by using modified R square. The table's modified R square value is 61.7%. Loan products (X1), promotions (X2), service quality (X3), and location (X4) account for 61.7% of the reasons behind customer decisions (Y), with additional factors not included in this study accounting for the remaining 38.3%.

### Hypothesis testing

#### t- test (partial test)

With a significance level of 5% and  $t_{table} = t(a/2; n - k - 1) = t(0.025; 87-4-1) = t(0.025; 82)$ , the  $t_{table}$  is 1.98932. The following displays the findings of the regression analysis used to test the hypothesis:

Table 7 t-test

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	5.732	4.150		1.381	.171
Loan Product	.085	.070	.108	1.211	.229
Promotion	.503	.109	.449	4.597	.000
Service Quality	.155	.112	.140	1.389	.169
Location	.327	.078	.389	4.205	.000

- a. Dependent Variable: Customer Decision  
 Data source: SPSS version 26.0.

Table 7 t-test results showed that the loan product hypothesis (X1) indicates a significance level of 0.229, which is more than 0.05, and a tcount of 0.1211, which is less than  $t_{table}$  1.98932, then  $H_01$  is approved and  $H_{a1}$  is refused, meaning the loan product (X1) does not partially influence the customer's decision (Y) on the People's Business Credit (KUR) loan at PT Bank Rakyat Indonesia Meruya Ilir unit. The results of testing the promotion hypothesis (X2) demonstrate that, with a significance level of 0.000, which is less than 0.05, and a tcount of 4.597, which is higher than  $t_{table}$  1.98932,  $H_02$  is rejected and  $H_{a2}$  is approved. promotion (X2) partially influences the customer's decision (Y) on the People's Business Credit (KUR) loan at PT Bank Rakyat Indonesia Meruya Ilir unit. The outcomes of the service quality hypothesis's testing (X3) show that tcount is 1.389, which is smaller than  $t_{table}$  1.98932, with a significance level of 0.169, which is greater than 0.05, so  $H_{a3}$  is rejected whereas  $H_03$  is approved. Thus, service quality (X3) does not partially influence the customer's decision (Y) on the People's Business Credit (KUR) loan at PT Bank Rakyat Indonesia Meruya Ilir unit. The results of testing the

location hypothesis (X4) demonstrate that, with a significance level of 0.000, which is less than 0.05, and a tcount of 4.205, which is higher than ttable 1.98932, Ho4 is rejected and Ha4 is accepted. location (X4) partially influences the customer's decision (Y) on the People's Business Credit (KUR) loan at PT Bank Rakyat Indonesia Meruya Ilir unit.

### F-test (simultaneous test)

To learn the  $F_{table}$  value, the formula  $(k;n-k)$  is used. It is known that the value  $n=87$   $k=4$  so that when entered into the formula it becomes  $4;87-4=4;83$ . In the distribution of  $F_{table}$  df values, it is 83 and 4 is 2.48.

Tabel 8 F-test (simultaneous test)

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	1685.654	4	421.413	35.634	.000 <sup>b</sup>
Residual	969.749	82	11.826		
Total	2655.402	86			

a. Dependent Variable: Customer Decision

b. Predictors: (Constant), Loan Products, Promotions, Service Quality, Location

Data source: Primary data that has been processed using IBM SPSS version 26.0

By looking at table 8, the following conclusions can be obtained:

- A statistical computation reveals that the Fcount number is 35.634, larger than the Ftable value of 2.48. This is known as  $F_{count} > F_{table}$ .
- Significance is 0.000 and less than 0.05. The significance level is below 0.05. This indicates that loan product (X1) and marketing (X2) have a simultaneous affect since Ho5 is denied and Ha5 is accepted, service quality (X3), and location (X4) on customer decisions (Y) on People's Business Credit (KUR) loans. PT Bank Rakyat Indonesia unit Meruya Ilir.

## DISCUSSION

Results showed that the loan product hypothesis (X1) When the significance threshold is 0.229, larger than 0.05, and the tcount is 0.1211, less than the ttable of 1.98932, Ho1 is approved and Ha1 is denied, meaning the loan product (X1) does not partially influence the customer's decision (Y) on the People's Business Credit (KUR) loan at PT Bank Rakyat Indonesia Meruya Ilir unit. The results of testing the promotion hypothesis (X2) demonstrate that, with a significance level of 0.000, which is less than 0.05, and a tcount of 4.597, which is higher than ttable 1.98932, Ho2 is rejected and Ha2 is approved.. promotion (X2) partially influences the customer's decision (Y) on the People's Business Credit (KUR) loan at PT Bank Rakyat Indonesia Meruya Ilir unit. The outcomes of the service quality hypothesis's testing (X3) show a tcount is 1.389, which is smaller than ttable 1.98932, with a significance level of 0.169, which is greater than 0.05, so Ho3 is accepted and Ha3 is rejected. Thus, service quality (X3) does not partially influence the customer's decision (Y) on the People's Business Credit (KUR) loan at PT Bank Rakyat Indonesia Meruya Ilir unit. The results of testing the location hypothesis (X4) show that tcount is 4.205, which is greater than ttable 1.98932, with a significance level of 0.000, which is smaller than 0.05, so Ho4 is rejected and Ha4 is accepted. Thus, location (X4) partially influences the customer's decision (Y) on the People's Business Credit (KUR) loan at PT Bank Rakyat Indonesia Meruya Ilir unit. This means that Ho5 is denied while

Ha5 is approved, indicating that loan product (X1), marketing (X2), service quality (X3), and location (X4) all have an impact on customer decisions (Y) regarding People's Business Credit (KUR) loans at the same time PT Bank Rakyat Indonesia unit Meruya Ilir.

## **CONCLUSION**

The study and discussion's findings support the conclusion that the loan product variable (X1) has no partial impact on the customer's choice (Y) regarding People's Business Credit (KUR) loan at PT Bank Rakyat Indonesia Meruya Ilir unit. The promotion variable (X2) partially influences the customer's decision (Y) on the People's Business Credit (KUR) loan at PT Bank Rakyat Indonesia Meruya Ilir unit. The service quality variable (X3) does not partially influence the customer's decision (Y) on the People's Business Credit (KUR) loan at PT Bank Rakyat Indonesia Meruya Ilir unit. The location variable (X4) partially influences the customer's decision (Y) on the business credit loan. Rakyat (KUR) PT Bank Rakyat Indonesia Meruya Ilir unit. There are simultaneous influence between loan products (X1), promotions (X2), service quality (X3), and location (X4) on customer decisions (Y) on PT Bank Rakyat Indonesia's Meruya Ilir unit People's Business Credit (KUR) loans. According to the hypothesis test's findings, the factor that most affects consumers' choices for People's Business Credit (KUR) loan at PT Bank Rakyat Indonesia Meruya Ilir unit is the promotion variable (X2), followed by the location variable (X4), and the variable that has the least impact on the choice made by the consumer (Y) at the PT Bank Rakyat Indonesia Unit Meruya Ilir People's Business Credit (KUR) loan is a loan product (X1) with a t-count value of 1.211, followed by the variable for service quality (X3) with a t-count value of 1.389.

## **LIMITATION**

The research object, research duration, measurement instruments, literature, theory, and research findings are where this study differs from others. It is anticipated that this study will be able to offer information regarding Loan Products, Promotions, Service Quality, and Location on Customer Decisions on People's Business Credit (KUR)

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