

CUSTOMER PREFERENCES IN CHOOSING BANKS AND TYPES OF CREDIT ON SECURITY AND CREDIT APPLICATION PATTERNS BRI

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Abstract

This study aims to analyze customer preferences in choosing banks and types of credit by focusing on security aspects and credit application patterns at Bank Rakyat Indonesia (BRI). Banks have a crucial role in collecting funds and redistributing them for various economic needs, both consumption, investment, and working capital. Factors such as interest rates, ease of credit procedures, and quality of service influence customers' decisions in choosing banks and credit products. This study adopts a qualitative method with a literature study and documentation approach in data collection. The analysis shows that the main factors influencing customer preferences are data security, ease of access, and flexible credit programs. In addition, competitive interest rates and fast and responsive service are also important factors in customer credit decisions. This finding is expected to provide insight for banks in designing more effective marketing strategies to increase customer satisfaction and loyalty.

Keywords:

BRI,

Credit application patterns,

Customer preferences,

INTRODUCTION

According to the 1998 Law of the Republic of Indonesia, a bank is an institution that functions as a place to store or lend money. Banking is a financial institution that has its main activities in the form of collecting funds from the public and providing various other banking services. According to (Manggu & Beni, 2022) in his book *Bank Marketing*, the main functions of banks include: collecting funds from the public in the form of deposits, distributing funds to the public through lending, and providing various banking services, such as money transfers, securities collection both domestically and internationally, issuance of bank guarantees, bank notes, traveler cheques, and other services.

Banking is an important part of every country's economy as it drives a lot of economic activity directly or indirectly. Banking is very important in Indonesia, especially since the country is in the process of development in various fields. This is as referred to in Article 4 of Law Number 10 of 1998 which states that the purpose of Indonesian banking is to support national development by increasing equity, economic growth, and national stability for the welfare of the community. According to (Rusnaeni, 2020), the funds collected by banks from the community are then returned to borrowers to help business growth. This is done through investment credit, working capital credit, and credit consumption. The purpose of distributing these funds is to support business growth or increase production capacity. As a result, banks still play an important role in providing financial assistance to individuals or business entities that are urgent to sustain their lives or businesses, which will ultimately contribute to the country's economic growth

The financial sector plays an important role in a country's economy. Its main function is to collect funds from the community through deposits and then provide them in the form of credit for investment, working capital, and consumption purposes. The bank also offers a variety of financial services, such as According to the 1998 Law of the Republic of Indonesia, a bank is an institution that functions as a place to store or lend money. Banking is a financial institution that has its main activities in the form of collecting funds from the public and providing various other banking services. According to (Manggu & Beni, 2022) in his book *Bank Marketing*, the main functions of banks include: collecting funds from the public in the form of deposits, distributing funds to the public through lending, and providing various banking services, such as money transfers, securities collection both domestically and internationally, issuance of bank guarantees, bank notes, traveler cheques, and other services.

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One of the trends that has developed in recent years is the preference of customers to have more than one savings account. Customer satisfaction with the various facilities provided by the bank is a key factor. This facility includes a wide range of services offered, while the emergence of many new banks increases competition in customer acquisition. Therefore, banks are required to be more responsive in providing services to their customers. (Darmeinis & Yenny, 2022). Therefore, customer satisfaction is considered an important element in the vision, mission, and goals in the banking industry. According to (Marpaung & Mekaniwati, 2020), satisfaction is a feeling of pleasure or disappointment that arises after someone buys and uses a product. This feeling arises after consumers compare the products they have purchased with other products. If consumers are satisfied, they tend to become loyal customers.

In modern banking, customer decisions in choosing a bank and type of credit are complex and influenced by various factors. One of the main factors that is often considered is security. Security in the context of banking includes the protection of customers' personal data, guarantee of secure transactions, and trust in bank stability (Maulana, Laurens, Faiz, & Patrianti, 2024). As the threat of fraud and cybercrime increases, customers are more likely to choose banks that can offer a higher level of security (Widya, Simatangkir, & Faliha, 2025).

In addition to security factors, credit application patterns also affect customer decisions. Various credit products offered by banks, such as consumer loans, vehicle loans, and home loans, have different characteristics and requirements (Takarendehang, Mangantar, & Dotulong, 2023). Customers generally consider factors such as ease of application, competitive interest rates, and flexibility in payment when choosing a type of credit (Angga Dasma Hendra & Rino Riyaldi, 2024). This study aims to analyze customer preferences in choosing banks and types of credit, focusing on security aspects and credit application patterns in various banks. By understanding these preferences, banks can formulate more appropriate strategies in attracting and retaining customers, as well as improving services that suit their needs.

The interest rate set by the bank can affect the interest of customers; the higher the interest rate offered, the lower the interest of unBank customers can influence customer interest by setting interest rates; the higher the interest rate offered, the fewer customers will be interested in applying for credit; on the contrary, lower interest rates tend to attract more customers (Damayanti & Mawardi, 2022; Maryoso & Sari, 2024). In addition to interest rates, the credit process is an important factor in a customer's decision to apply for credit. (Manggu & Beni, 2022) and (Maryoso & Sari, 2024) said that the ease and ease of the credit process can encourage customers to reapply for credit at the same bank. The quality of service provided by creditors also affects the loan disbursement process, which can speed up the disbursement of credit needed by debtors. According to Sumani & Soeprihanto (2005:84) and (Nelson, 2020), good service is one of the factors that affect consumers' decisions to use credit. In addition, guarantees also play a role in making credit application decisions, functioning as protection for all parties involved, especially banks or other financial institutions.

President Director of PT Bank Rakyat Indonesia (Persero) Tbk, Sunarso, revealed that the reduction in the benchmark interest rate from the Fed and the domestic benchmark interest rate will soon be applied to the base lending rate (SBDK) and the BRI deposit rate by the end of 2024. The Federal Reserve (The Fed) has lowered interest rates for the first time since 2020 by 50 basis points (bps), reaching a range of 4.75% -5%. Previously, Bank Indonesia (BI) had also reduced its benchmark interest rate to 6%. Sunarso added that this interest rate reduction will depend on the composition of funds owned by banks in accordance with the applicable tenor.

The perception of customer interest in preferring Bank BRI is due to the low interest rate Bank BRI has a very wide network of branches and ATMs throughout Indonesia, including in rural areas, making it easier for customers to access banking services without having to travel long distances. In addition, Bank BRI is known for its Micro

Business Credit (KUR) program which provides support to small and medium entrepreneurs to get business capital with competitive interest. This program is very popular among micro business actors in Indonesia.

Bank BRI continues to innovate in its digital services, such as BRI Mobile Banking, which allows customers to make transactions anytime and anywhere. This service is very helpful for customers in managing their finances. In addition, Bank BRI offers competitive interest rates on savings, deposits, and credit products, which are attractive to customers looking for low-cost banking services.

On the other hand, Bank BRI is known as a reliable bank, especially in supporting micro, small, and medium enterprises (MSMEs), which have built customer trust over the years. The bank also has responsive customer service, with staff ready to help customers, both directly at the branch and through other communication channels.

Nafilla Nurdiana conducted a research in 2018 in a journal entitled "The Influence of Interest, Brand Image, and Quality of People's Business Credit Services (KUR) of Bank BRI on Customer Decisions in Surabaya". The purpose of this study is to find out several things, such as: (1) whether the KUR Bank BRI interest rate has a significant impact on the loan decisions made by micro businesses in Surabaya, (2) whether the KUR Bank BRI brand image has an effect on the loan decisions of micro business customers, (3) whether the quality of KUR Bank BRI services affects the loan decisions of micro business customers, and (4) whether the interest rate, brand image, and quality of KUR Bank BRI's services as a whole affect the lending decisions of micro business customers in Surabaya. The results of the study show that the interest rate, brand image, and quality of Bank BRI's KUR services are evenly distributed.

Based on these data, the purpose of this study is to analyze customer preferences in choosing the type of credit from the bank as well as application patterns and security considerations in choosing the type of bank.

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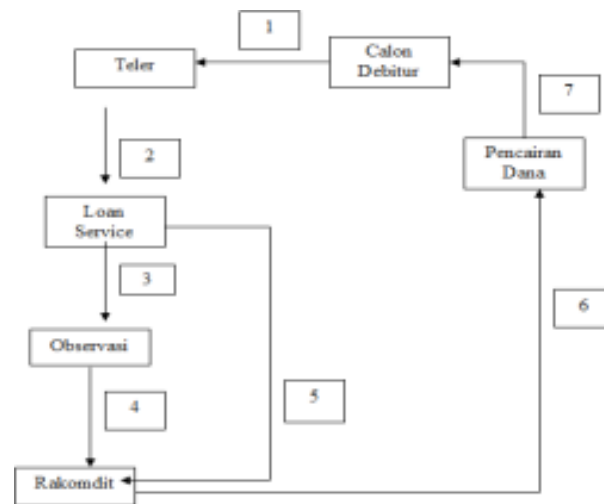
METHODS

This research was carried out on October 18, 2024 at the University of Medan Area, which is located at Jalan Kolam Number 1, Medan Estate, Jalan Gedung PBSI, Medan 20223, Medan Tembung District. According to Sugiyono (2015:329), the data collection technique refers to the method used to obtain data and information, which can be in the form of books, archives, documents, numbers, writings, and descriptions in the form of reports and information that support the research. In this study, the documentation method is used to collect data which will then be analyzed. The documentation used in this study is a journal. The data analysis technique applied is a qualitative approach, in which data from literature studies are presented and the two pieces of information are combined to produce valid conclusions.

RESULTS AND DISCUSSION

Results

The credit application process on



Credit application process

- Customers who come will be assisted by filling out a personal credit application form by the seller. After that, the debtor must submit an application by attaching the following documents: a copy of the applicant's ID card, a 3x4 photo pass for the applicant and his spouse, a copy of the employee card and the last decree (for civil servants), a copy of the applicant's husband's income letter from the agency for fixed income, a copy of the Business License, land certificate, and a copy of the IMB.
- The teller will send the application form and credit form to the loan service after all the required documents are completed. The loan service will match the data on the application form with the documents that have been submitted to the Teller.
- After the data matching process is completed, the officer will conduct an interview to check the candidate's job and income and compare it with the data on the form and other verbal evidence
- If the applicant is an entrepreneur, the officer will visit the business location to check the condition of the factory or place of business, the progress of the business, and the ownership of the business ownership.
- Next, the file will be submitted to the Credit Committee by the loan service. The Credit Committee will meet to decide if the credit is approved and assess the eligibility of installments and guarantees.
- Once the credit is approved, the credit disbursement process will be carried out.
- Finally, a credit commitment will be established to the customer.

Discussion

The Influence of Service Quality on Credit Taking Decisions

To meet the needs and desires of customers and compete in the market, every company must consider the quality of service, according to Ade Syarif Maulana (2018:117). Consumers today tend to be more critical both before and after buying something. They hope to get high-quality products that match the price of availability and satisfactory service (Sari & Marlius, 2023).

Efforts to meet customer needs and desires and ensure that the services provided are appropriate to meet customer expectations is the definition of service quality. There are five main components that affect the quality of service services, according to Tjiptono (2014:282):

- Tangible**, includes physical aspects such as appearance, equipment, and other materials that can be seen and assessed properly.
- Empathy** reflects the willingness of employees to build relationships, communicate well, provide personal attention, and understand the individual needs of customers.
- Responsiveness**, which is the ability and willingness of employees to provide services quickly and responsively, including their readiness to respond to customer requests in a friendly and attentive manner.
- Reliability**, which relates to the ability to deliver services consistently, accurately, on time, and satisfactorily.
- Assurance**, includes aspects of knowledge, competence, courtesy, and trust provided by staff, as well as their ability to offer risk-free assurance, danger, or doubt according to the promises that have been made (Economics & Management, 2018).

The Effect of Interest Rates on Credit Making Decisions

Interest rates can be defined as the fees or prices that must be paid to borrow a certain amount of money over a given period of time, according to Princes Diana Villia Ambalau, Robby Joan Kumaat, and Dennij Mandej (2019:25), who cite Lipsey, Ragan, and Courant (1997:471).

Apart from being a loan cost, interest rates can also be interpreted as a percentage of the principal amount of the loan in a certain period. Interest reflects the value or cost of using resources borrowed by the debtor and must be paid to creditors (Sunariyah, 2004:80). In other words, the interest rate is the price or fee charged for the use of loan funds (Dalimunthe, 2015).

Interest rates can be defined as the imbalance given by banks to customers in the conventional banking system for the purchase or sale of financial products, based on several theories that have been explained. Interest is a fee that must be paid by the bank to the customer who keeps the funds as well as the fee that must be paid to the borrower. Meanwhile, the interest rate is the ratio between the interest and the principal amount of the loan. The interest rate affects the debtor's decision to borrow credit because it reflects the cost of using the resources the debtor uses.

Changes in interest rates can affect credit demand; Interest rate hikes tend to reduce aggregate demand and investment spending, while interest rate cuts can drive an increase in aggregate demand. Research conducted by Badrun Huda and his colleagues (2019) shows that interest rates have a significant influence on customer decisions in applying for credit.

The Effect of Interest Rates on Credit Decisions

The study shows that the lower the interest rate offered compared to other financial companies, the greater the impact it has on customers' decisions to apply for credit. On the other hand, if interest rates are high, then customer interest in borrowing credit will decrease. Interest rates can be defined as the fees that must be paid by customers when borrowing money or the imbalance that banks give to customers who keep money.

This study found that one of the main factors influencing the decision of MSME actors in Mendoyo District is interest rates; Prospective debtors usually consider the interest rate offered before applying for a loan. They are more interested in applying for loans with lower interest rates. Credit administration fees are also an important concern. If the administrative costs are too high and not proportional to the loan amount, this can reduce interest in applying for credit because they contribute to the total interest rate.

The results of this study show that MSME actors in Mendoyo District pay close attention to interest rates when applying for credit. They will be more likely to borrow if the interest rate is low and suits their needs. The results of research by (Maryoso & Sari, 2024), (Sukmalia, 2022), and Bustami et al. (2022) shows that interest rates have a positive and significant impact on credit decisions. However, the findings of this study are different from the research of (Muhammad, Yoga, & Mukhlis, 2022) and (Prabowo, Herwiyanti, & Pratiwi, 2020), which found that interest rates do not have a significant impact on credit decisions.

CONCLUSION

Based on the results of the study, security factors, ease of procedures, and flexibility in applying for credit play an important role in customers' decisions to choose banks and types of credit. Bank BRI as a case study has shown competitiveness through extensive services, competitive interest rates, and Micro Business Credit (KUR) programs that support the development of MSMEs. Lowering interest rates and increasing the quality of service are key to attracting more customers. In addition, the quality of service that includes reliability, empathy, and responsiveness is proven to influence credit decisions. The Bank is expected to continue to innovate in providing safe, fast, and efficient services to increase customer satisfaction and loyalty.

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