PENGARUH SUKU BUNGA, PROSEDUR KREDIT, KUALITAS PELAYANAN, DAN JAMINAN TERHADAP KEPUTUSAN KREDIT PARA PELAKU UMKM DI KECAMATAN MENDOYO

Oleh

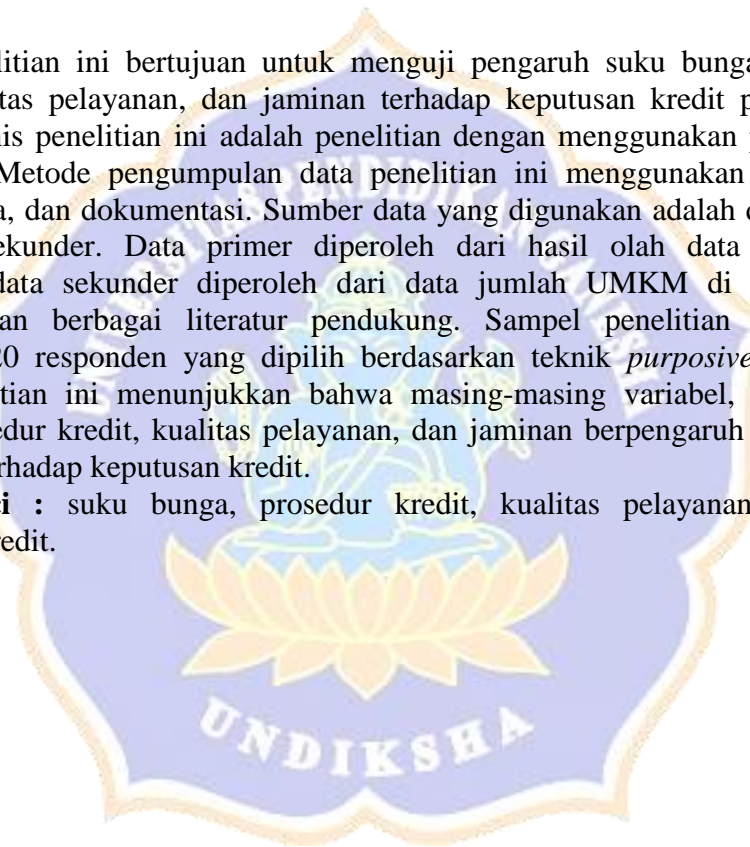**Ni Komang Rina Pradnyawati, NIM 1917051219**

Program Studi S1 Akuntansi

ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh suku bunga, prosedur kredit, kualitas pelayanan, dan jaminan terhadap keputusan kredit para pelaku UMKM. Jenis penelitian ini adalah penelitian dengan menggunakan pendekatan kuantitatif. Metode pengumpulan data penelitian ini menggunakan kuesioner, studi pustaka, dan dokumentasi. Sumber data yang digunakan adalah data primer dan data sekunder. Data primer diperoleh dari hasil olah data kuesioner, sedangkan data sekunder diperoleh dari data jumlah UMKM di Kecamatan Mendoyo dan berbagai literatur pendukung. Sampel penelitian ini adalah sebanyak 320 responden yang dipilih berdasarkan teknik *purposive sampling*. Hasil penelitian ini menunjukkan bahwa masing-masing variabel, yaitu suku bunga, prosedur kredit, kualitas pelayanan, dan jaminan berpengaruh positif dan signifikan terhadap keputusan kredit.

Kata Kunci : suku bunga, prosedur kredit, kualitas pelayanan, jaminan, keputusan kredit.

THE EFFECT OF INTEREST RATE, CREDIT PROCEDURE, QUALITY OF SERVICE, AND GUARANTEE ON THE CREDIT DECISIONS OF MSME PLAYERS IN MENDOYO DISTRICT

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S1 Accounting Study Program

ABSTRACT

This study aims to examine the effect of interest rates, credit procedures, service quality, and guarantees on the credit decisions of MSME actors. This type of research is research using a quantitative approach. This research data collection method uses a questionnaire, literature study, and documentation. Sources of data used are primary data and secondary data. Primary data was obtained from the processing of questionnaire data, while secondary data was obtained from data on the number of MSMEs in Mendoyo District and various supporting literature. The sample of this research was 320 respondents who were selected based on purposive sampling technique. The results of this study indicate that each variable, namely interest rates, credit procedures, service quality, and collateral has a positive and significant effect on credit decisions.

Keywords *: interest rates, credit procedures, service quality, guarantees, credit decisions.*