

**PENGARUH KUALITAS LAYANAN, PROSEDUR KREDIT DAN
PROMOSI TERHADAP KEPUTUSAN UMKM MELAKUKAN
PINJAMAN KREDIT PADA LEMBAGA KEUANGAN BUKAN BANK
(LKBB) DI KECAMATAN BULELENG**

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Abstrak

Penelitian ini bertujuan untuk mengetahui pengaruh kualitas layanan, prosedur kredit dan promosi terhadap keputusan UMKM melakukan pinjaman kredit pada lembaga keuangan bukan Bank di kecamatan Buleleng. Penelitian ini merupakan penelitian kuantitatif. Populasi dalam penelitian ini adalah pelaku UMKM formal di Kecamatan Buleleng yang terdaftar di Dinas Perindustrian, Perdagangan, Koperasi dan UKM Kabupaten Buleleng sebanyak 115 UMKM. Jumlah sampel yang digunakan dalam penelitian ini sebanyak 53 sampel dengan menggunakan rumus Slovin dan teknik pengambilan sampel menggunakan random sampling. Data yang digunakan dalam penelitian ini adalah data primer yang diperoleh dari penyebaran kuesioner. Analisis data menggunakan analisis regresi linier berganda. Hasil dari penelitian ini menunjukkan bahwa (1) kualitas layanan berpengaruh positif dan signifikan terhadap keputusan mengambil kredit, (2) prosedur kredit berpengaruh positif dan signifikan terhadap keputusan mengambil kredit, (3) promosi berpengaruh positif dan signifikan terhadap keputusan mengambil kredit.

Kata kunci: Kualitas Layanan, Prosedur Kredit, Promosi, Keputusan Mengambil Kredit

THE EFFECT OF SERVICE QUALITY, CREDIT PROCEDURES, AND PROMOTIONS ON MIKRO SMALL AND MEDIUM ENTERPRISES DECISIONS TO MAKE CREDIT LOANS IN NON-BANK FINANCIAL INSTITUTIONS IN BULELENG DISTRICT

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ABSTRACT

This study aims to determine the effect of service quality, credit procedures and promotions on the decision of Mikro Small and Medium Enterprises to make credit loans to non-bank financial institutions in Buleleng sub-district. This research is a quantitative research. The population in this study were formal Mikro Small and Medium Enterprises actors in Buleleng District who were registered at the Department of Industry, Trade, Cooperatives and Mikro Small and Medium Enterprises in Buleleng Regency as many as 115 Mikro Small and Medium Enterprises. The number of samples used in this study was 53 samples using the Slovin formula and the sampling technique used was random sampling. The data used in this study are primary data obtained from distributing questionnaires. Data analysis used multiple linear regression analysis. The results of this study indicate that (1) service quality has a positive and significant effect on the decision to take credit, (2) credit procedures have a positive and significant effect on the decision to take credit, (3) promotion has a positive and significant effect on the decision to take credit.

Keywords: *Quality of Service, Credit Procedures, Promotion, Decision to Take Credit*