International Journal of Research and Review
www.ijrrjournal.com E-ISSN: 2349-9788; P-ISSN: 2454-2237

*Research Paper*

# The Factors Affecting Decisions for Use of Credit Services (Case Study in XYZ Bank, Enterprise Banking Segment)

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## ABSTRACT

Every company will try to have a good relationship with the bank related to the company's business development in terms of the availability of the company's business capital. As a result of the high needs of each company, there is a competition between one bank and another to attract these companies to use banking services / products issued by each bank. One very tight competition among banks is in the credit sector.
The purpose of this study was to find out and analyze the Credit Procedure, Credit Interest Rate, Credit Service Quality and Bank Location are the factors that influence the Decision on the Use of Credit Services, Case Study at XYZ Bank, Enterprise Banking Segment, and also to find out the most dominant and that significantly affects the customer's decision to use credit. Where the samples taken in this study were 140 people. Data was collected using a questionnaire. Data is tested using validity and reliability tests, and data must meet the elements of the classic assumption test conditions. Test data analysis using descriptive analysis.
This study concludes that Credit Procedure and Credit Interest Rate are factors that significantly affect the customer's decision to use the Enterprise Banking segment credit service at XYZ Bank. Credit Service Quality and Bank Location are factors that do not significantly affect the customer's decision to use the Enterprise Banking segment credit service at XYZ Bank. Credit Procedure is the most dominant factor affecting a customer's decision to use the Enterprise Banking segment credit service at XYZ Bank. Whereas the smallest factor influencing the use of XYZ bank credit services is the quality of credit services.

***Keywords:*** *Credit Procedure, Credit Interest Rate, Credit Service Quality and Bank Location, Decision on the Use of Credit Services*

## INTRODUCTION

In conditions of very tight competition, where every change happens very quickly, the bank must have a good level of response for each company. Just a little mistake will cause the bank to lose competitively which impacts on the closing of the bank's operational activities. Therefore, every bank are required to be able to continue to be able to increase the number of customers so that the main operating activities of the company can continue.

The phenomenon that occurs in companies needs to be observed by the management of the bank XYZ given that the decrease in the number of credit sector customers will affect the company's earnings. In general, Bank XYZ's operational activities are quite good, but the trend of decreasing the number of customers in the Enterprise Banking segment can be seen in Table 1 below :

**Table 1 Comparison of the Number of XYZ Bank Customers in 2015 - 2017 Enterprise Banking Segment**

| Division | Year | | |
|---|---|---|---|
| | 2015 | 2016 | 2017 |
| Jakarta | 352 | 340 | 323 |
| Bandung | 53 | 52 | 50 |
| Sumatera | 37 | 43 | 34 |
| Tottal | 442 | 435 | 407 |

Table 1 shows that the number of customers in the Enterprise Banking segment has a downward trend. In 2015 the number of corporate customers was 442, decreased in 2016 to 435 and decreased again in 2017 to 407. This is certainly not good for the company. The low interest of prospective customers or customers to use XYZ bank loans will certainly have an impact on the decline in company earnings and of course this is not good for XYZ banks, because these conditions will affect the overall level of profitability of the company.

A good policy and strategy are needed from management to solve the problems in the Enterprise Banking segment, considering that this segment is one of the contributors to the company's income. For this reason, what needs to be done at the outset is to know the cause of the decline in the number of customers.

Research conducted by Aris (2011) uses bank location, interest rates, and service quality to determine the customer's decision to use bank credit services. According to research conducted by Nia and Vivin (2014), factors that can affect customers using bank loans at a particular bank are interest rate factors and credit procedures. Research conducted by Cavalera (2016) uses service quality and credit interest rates to see customer decisions using bank credit. While the research conducted by Anaga and Endra (2017) uses service quality, credit procedures and promotions to see customer decisions using bank credit. Based on these empirical studies, this study can determine the basis of the factors that shape customers' decisions in using credit services offered by XYZ banks.

The first factor that can influence a customer's decision to use bank credit is the credit procedure itself (Anaga and Endra, 2017). According to Hasibuan (2006), credit procedures are a stage that must be fulfilled by customers in lending. Customers' considerations related to this procedure are very high, most customers choose banks that are easy and fast credit distribution procedures. Therefore, fast and appropriate credit procedures will benefit both parties, both in terms of the bank itself and for the customer. The results of Chochopakova's study, et al. (2015) stated that good credit procedures for customers would make banking clients satisfied (loyal) and not satisfied (not loyal). The study shows that satisfied customers are significantly more likely to recommend the bank to their business partners. Even satisfied customers will tend to add to the use of other bank products and have no desire to use other bank products. Thus it is clear that credit procedures will make customers tend to decide to use credit services repeatedly.

The next factor that can shape a customer's decision for credit to a bank is the interest rate on credit. Kasmir (2004) states that interest rates are the amount of fees charged to borrowers or the selling price that must be paid by borrowing customers to the bank. One of the factors that make a person choose banking services in borrowing money is the low-interest rate, because of the lower the interest rate on the loan, the lower the cost that must be paid by the customer. Thus, interest rates can be a factor that attracts a customer to borrow money. Research by Nia and Vivin (2014) states that the better the assessment of interest rates and credit procedures will also be followed by an increase in customer decisions in taking credit. Interestingly enough, a study conducted by Lawrence and Elliehausein (2008) states that there are loans to receive temporary salaries for every employee who needs money, where the loan demand is quite high in America, while each employee does not care about the amount of interest collected by bank that provides loans. This is certainly a very matter of its own.

The next factor that influences customer decisions using credit is the quality of service to customers. Quality of service is very important for banks to create satisfaction with customers so that customers continue to trust and continue to use bank services, related to the financing that customers want. According to Swastha (2007), quality service can only be understood from the customer's point of view so that the bank must formulate quality service quality through the customer's perspective. If the customer gets good service, it will make customers interested and continuously transact with the bank. Furthermore, an important factor for measuring the customer's decision to use bank credit services is the location of the bank. It can be said that the location of the bank is a place of bank activity so that the credit services offered are easy to obtain by customers. A good location is basically easy to reach and the number of public transportation equipment to the location of the company. However, for customers who have their own vehicles, the difficulty of parking and the lack of parking attendants in the parking lot is a separate obstacle. In addition, parking that is managed by external parties makes customers need to spend money. Research conducted by Aris (2011), Sabhan (2013), Satriyo, et al (2014) shows that the location of banks affects customers to decide on using credit services offered by banks. Credit procedure is a stage that must be fulfilled by customers in lending. According to Kuncoro (2002), the credit procedure is an attempt by banks to reduce risk in lending, which begins with the stages of preparing a credit plan, followed by a process of granting credit decisions (initiatives, analysis and evaluation, negotiations, recommendations and credit decision making), preparation of lending, credit documentation and administration, credit disbursement approval and credit supervision and guidance.

Thus, the credit procedure will require or take a long time. The length of time in credit procedures will form a separate perception for each customer, according to the knowledge and level of needs of customers using bank credit services. Therefore, the credit procedure will have an impact on the customer's decision to use the credit services offered by the bank.

Furthermore, another variable that has an impact on the customer's decision to use bank credit services is the interest rate on the loan offered. Credit interest rates refer to the BI rate and are adjusted to the bank's management policies. This makes competition for interbank interest rates very tight. Banks must be able to make a formula for the loan interest rates offered so that customers are interested in using their credit services. High interest rates can prevent customers from using credit services offered by banks because customers consider that the financing costs will be high (Wati and Dewi, 2017). Thus, it is very clear that high interest rates will have a negative impact on customers' perceptions to make loans.

The next variable is service quality. In general, service quality is one of the factors that influence the decision to use credit services by customers. Every bank must provide good service to its customers. If the quality of service is good, it will improve the customer's good perception to the bank and the customer will give his trust to use the credit services offered by the bank. Conversely, if the service is perceived as not good and unsatisfactory, it will form a negative attitude and cause the loss of customer desires related to the bank. Based on this explanation, it is very clear that the quality of service influences the customer's decision to use the credit services offered by the bank.

The last variable that is not less important is the location of the bank. In practice, there are several types of bank office locations, namely the location of the head office, main branch offices, sub-branch offices, cash offices and ATM locations. According to Kasmir (2004), determining the location of a bank cannot be done carelessly, but must consider various factors. The determination is to make it easy for customers to make transactions with the bank. The location of banks that are easily accessible to customers will increase the desire of customers to use bank credit services.

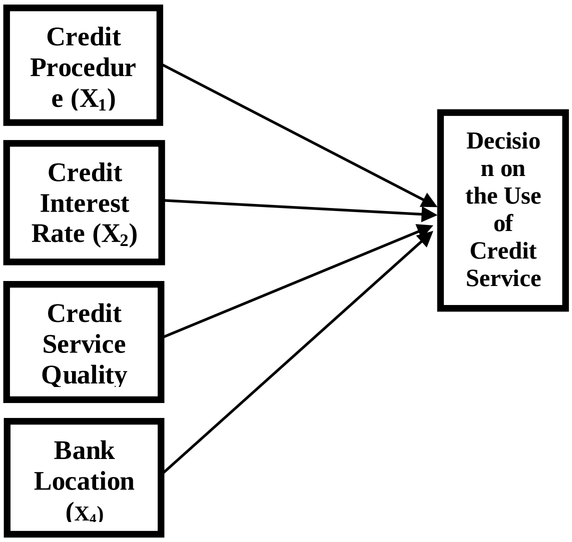


**Figure 1. Conceptual Framework**

## Hypotesis

The Hypotesis in this study is as follow :

1. Credit procedures have a significant effect on the decision to use credit services. The case study at XYZ bank, Enterprise Banking segment.
2. Credit interest rates have a significant effect on the decision to use credit services. The case study at XYZ bank, Enterprise Banking segment.
3. Credit service quality has a significant effect on the decision to use credit services. The case study at XYZ bank, Enterprise Banking segment.
4. The location of banks has a significant effect on the decision to use credit services. The case study at XYZ bank, Enterprise Banking segment.

## LITERATURE REVIEW

Based on Banking Law number 10 of 1998, the definition of credit is the provision of money or bills that can be equalized, based on an agreement or loan agreement between the bank and another party, which requires the borrower to repay the debt after a certain period of time with interest, reward or distribution of certain results.

Hasibuan (2007) suggests the definition of credit more clearly that: "credit is the provision of money or bills that must be paid back with interest by the borrower, in accordance with an agreed agreement." Then Suyatni (2002) provides the following definition of credit: "credit can mean that the first party gives achievements in the form of goods, money or services to other parties, while counter achievements will be received later in a certain period of time ".

Credit procedures are the steps provided by financial institutions to serve customers' requests for credit collection so that the credit process can go according to plan. This stage starts from the submission of credit proposals by customers to financial institutions which will then be processed to decide whether a credit is worthy of being given or not until the credit can be realized in the form of withdrawal or withdrawal of money by the customer. According to Hasibuan (2006), credit procedures are stages that must be fulfilled by customers in lending.

Interest rates also mean income earned by people who give excess money or surplus spending units to be used temporarily by people who need and use the money to cover their shortages or deficit spending units (Judisseno, 2005). According to Mishkin (2008), the interest rate is the cost of the loan or the price paid for the loan fund (usually expressed as a percentage per year).

According to Hermawan (2006), the interest rate is one of the monetary indicators that have an impact on some economic activities.

Interest rates are determined by two strengths, namely the supply of savings and demand for capital investment (especially from the business sector). Savings is the difference between income and consumption. Interest basically acts as the main driver so that people are willing to save. The amount of savings will be determined by high and low interest rates. The higher the interest rate, the higher the interest of customers to save and vice versa.

In the world of business with intense competition, many companies provide competing products and quality. In a situation like this, the most decisive is the organization that can produce the best service. Satisfying actual service users are fulfilling their needs as service buyers, so the company is faced with the challenge of being able to meet the needs of service users. According to Yoeti (2001), service is a product that is not tangible (intangible) from the results of reciprocal activities between providers (producers) and recipients of services (customers) through a or several activities to meet customer needs.

Most customers want products to be easily served. Easy in this case it is easily accessible and sufficiently available so that it can influence purchasing decisions. According to Tjiptono (2008), location is a marketing activity that seeks to facilitate and facilitate the delivery of goods and services from producers to customers, so that their use is in accordance with what is needed. While Fitzsimmons In Nasution (2005) explains that location is the choice of a place that determines a production business or service provider based on certain considerations and often determines the success of a business, because the location is closely related to the potential market of a business.

Kotler and Keller (2008) stated that decision to take credit is a decision process in taking credit to a financial institution that starts from problem recognition, information seeking, alternative valuation, decision making and finally behavior after taking credit, ie satisfied or dissatisfied with the product.

Griffin (2002) explains that the decision to take credit is an action to choose one alternative from a series of alternatives. Whereas Schiffman and Kanuk (2010) define credit decision making as the selection of an action from two or more alternatives.

Based on several opinions above, it can be concluded that the decision to take credit is a decision-making process from several alternatives that exist after going through several stages, processes, and factors that influence it. This decision is important to do before the customer decides to take credit so that obstacles do not occur after taking credit and to meet customer expectations

## MATERIALS & METHODS

This research is correlation research using a multivariate quantitative approach. According to Sugiyono (2014), correlation research is a type of research where the researcher explains the causal relationship between variables through testing hypotheses based on the theory that has been formulated before, then the data that has been obtained is analyzed through a quantitative approach. Silalahi (2009) states that causal research examines causal relationships between two or more variables. Causal research explains the effect of changes in the value variation in a variable on changes in value variations in other variables. In causal research, the independent variable as in the cause variable and the dependent variable as the result variable.

The population of this study is all existing debtors of XYZ Enterprise Banking bank segment, amounting to 407 people. The sample is part of the population that represents the population to be taken (Sugiyono, 2010). To determine the sample size, according to Hair et al (1995) depending on the number of indicators multiplied by 5 to 10. It is known that in this study there were 22 indicators. Thus, the number of samples in this study was 22 x 6 = 132 respondents. In this study, the sample will be rounded up to 140 respondents.

Data collection was done by distributing questionnaires to respondents and documentation studies. The type of questions used in the questionnaire is structured (closed) questions. The type of data source used in this study is to use primary data and secondary data.

## RESULT AND DISCUSSION

### Classic assumption test

### Normality Test

Test the normality of the data using the non-parametric Kolmogorov-Smirnov statistical test, which is a normality test using the cumulative distribution function (Suliyanto, 2011: 75) and standardized residual values are normally distributed if the value is sig.> Alpha (Suliyanto, 2011: 75). The data normality test aims to see whether the data has been spread normally or evenly, where the sample has adequately represented the characteristics of the population, so in this case the number of samples must be sufficient.

**Table 2. Normality Test Result**

| One-Sample Kolmogorov-Smirnov Test | | |
|---|---|---|
| | | Unstandardized Residual |
| N | | 140 |
| Normal Parameters[a] | Mean | .0000000 |
| | Std. Deviation | 1.55041310 |
| Most Extreme Differences | Absolute | .086 |
| | Positive | .053 |
| | Negative | -.086 |
| Kolmogorov-Smirnov Z | | 1.023 |
| Asymp. Sig. (2-tailed) | | .247 |
| a. Test distribution is Normal. | | |

Table 2 shows that the value of Asymp. Sig is 0.247 (greater than alpha value 0.05).

Multicollinearity Test

This test is declared not affected by multicollinearity if the tolerance value in the Collinearity Statistics column shows a value smaller than 1, or it can also be seen from the VIF value which must be smaller than 5 (Suliyanto, 2011).

**Table 3. Multicollinearity Test**

| | Collinearity Statistics | |
|---|---|---|
| | Tolerance | VIF |
| (Constant) | | |
| Credit Procedure | .427 | 2.339 |
| Credit Interest Rate | .410 | 2.439 |
| Credit Service Quality | .532 | 1.881 |
| Bank Location | .900 | 1.111 |

Table 2 shows that the VIF (Variance Inflating Factor) value of each variable is smaller than 5. Thus, it can be concluded that the credit procedure variable, credit interest rate, credit service quality and bank location are free from the symptoms of multicollinearity.

### Heteroscedasity Test

In this test the Scatterplot method is used which can be seen in Figure 2.

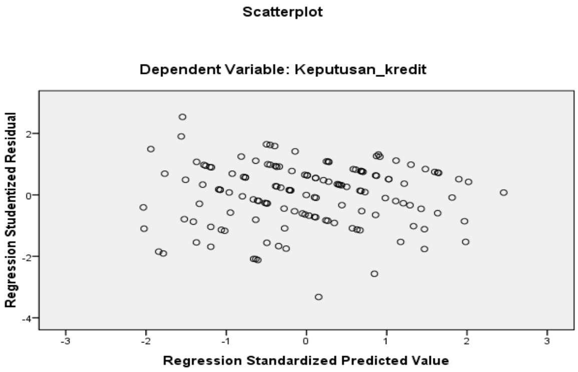


**Figure 2. Heterocedasiticy Test**

This test will be declared free from heteroscedasticity if the points contained in the image are spread evenly, scattered above and below point 0 (not patterned).

### Coefficient of Determination

To be able to find out the magnitude of the credit procedure determination coefficient, credit interest rates, credit service quality and location of the bank explaining credit use decisions can be seen in Table 4:

| Model Summary[b] | | | |
|---|---|---|---|
| R | R Square | Adjusted R Square | Std. Error of the Estimate |
| .603[a] | .364 | .345 | 1.57321 |
| a. Predictors (Constant): Prosedur kredit, tingkat suku bunga kredit, kualitas pelayanan kredit dan lokasi bank | | | |
| b. Dependent Variable: Keputusan penggunaan kredit | | | |

Based on table 4.9, it is known that the adjusted RSquare value is 0.345 or 34.5%. Thus, it can be concluded that the credit procedure variables, loan interest rates, credit service quality and location of the bank are able to explain the credit usage decision variable of 34.5%. While the remaining 65.5% is explained by other variables that are not included in this research model, for example company reputation, promotion, etc.

Hypothesis Testing

**Simultaneous Hypothesis Testing (Test F)**

The F test is conducted to see the effect of credit procedures, loan interest rates, credit service quality and bank location simultaneously on credit use decisions in the XYZ Enterprise Banking segment. Simultaneous test results can be seen in Table 5:

**Tabel 5 Pengujian Simultan (Uji F)**

| ANOVA[b] | | | | | | |
|---|---|---|---|---|---|---|
| | | Sum of Squares | df | Mean Square | F | Sig. |
| | Regression | 190.867 | 4 | 47.717 | 19.279 | .000[a] |
| | Residual | 334.126 | 135 | 2.475 | | |
| | Total | 524.993 | 139 | | | |
| a. Predictors (Constant): Credit Procedure, Credit Interest Rate t, Credit Service Quality dan Bank Location. | | | | | | |
| b. Dependent Variable: Decision on the Use of Credit Services | | | | | | |

Based on the results in Table 5 and the F table value, it can be seen that the value of Fcount> value of Ftable (19,279> 2.44). The probability value in this test is 0,000 or smaller compared to the alpha value (0,05). Thus, it can be concluded that the credit procedure variables, credit interest rates, credit service quality and bank location simultaneously have a significant effect on credit usage decision variables in the XYZ Enterprise Banking bank segment.

**Partial Testing of Hypothesis (t Test)**

This test was conducted aiming to see the effect of each independent variable on the dependent variable.

Table 6 shows the effect of credit procedure variables, loan interest rates, credit service quality and bank location. In the credit procedure variable it is known that the calculated significance value is 0.001 (smaller than the alpha value of 0.05). Thus, it can be concluded that credit procedures have a significant effect on credit use decisions. The magnitude of the effect of credit procedures on credit use decisions is 35.6%.

**Tabel 6 Partial Testing (Uji t)**

| | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 5.460 | 1.534 | | 3.559 | .001 |
| | Credit Procedure | .356 | .107 | .350 | 3.334 | .001 |
| | Credit Interest Rate | .176 | .078 | .241 | 2.248 | .026 |
| | Credit Service Quality | .017 | .071 | .023 | .244 | .808 |
| | Bank Location | .149 | .095 | .113 | 1.566 | .120 |
| a. Dependent Variable: Decision on the Use of Credit Services | | | | | | |

In the variable interest rate of credit, it is known that the calculated significance value is 0.026 (smaller than the alpha value of 0.05). Thus, it can be concluded that credit interest rates have a significant effect on credit use decisions. The magnitude of the effect of the credit interest rate on the decision to use credit is 17.6%.

In the variable quality of credit services, it is known that the calculated significance value is 0.808 (greater than the alpha value of 0.05). Thus, it can be concluded that the quality of credit services has no significant effect on credit use decisions. The magnitude of the effect of credit service quality on credit use decisions is 1.7%.

In the bank location variable, it is known that the calculated significance value is 0.120 (greater than the alpha value of 0.05). Thus, it can be concluded that the location of the bank has no significant effect on credit use decisions. The magnitude of the effect of bank location on credit use decisions is 14.9%.

## DISCUSSION AND CONCLUSION

### Effect of Credit Procedures on Decision on Credit Use

It is known that the biggest contributor who can explain customer decisions using credit in the XYZ Enterprise Banking segment is the credit procedure variable where the effect is 35.6%. One of the policies that can be implemented by XYZ bank management is to benchmark the credit process at competing banks. The management of the XYZ bank needs to get information about the length of credit procedures presented by competitors (from credit applications to loan approvals and loan disbursements). Simplifying procedures and terms of credit application is a policy that can be applied by the management of XYZ bank while taking into account the principle of prudence in deciding credit.

### The Effect of Credit Interest Rates on Decision on Credit Use

The results of this study prove that the interest rate on credit is one of the factors that significantly affect the debtor to apply for credit to the company. The magnitude of the effect of the credit interest rate on the decision to use credit is 17.6%. Accordingly, the loan interest rate is a significant factor that needs to be a concern for the management of XYZ bank in attracting customers, while still paying attention to Bank Indonesia regulations.

### Effect of Credit Service Quality on Credit Use Decisions

The results of the study show that the quality of credit services does not significantly influence the decisions of customers using bank credit services. The magnitude of the effect of the quality of credit services on the use decisions is only 1.7%. From the results of the respondents' answers, it is known that the weakness of the marketing personnel is that they are less responsive when the customer needs a particular service. This certainly needs to be considered by the management of the XYZ bank.

### Effect of Bank Location on Decision on Credit Use

The results of the study indicate that the location of the bank is a factor that is less significant affecting the debtor to apply for credit to the company. The magnitude of the effect of credit service quality on credit use decisions is 14.9%. The location of the XYZ bank, in general, is quite easy to reach. Therefore, the management of XYZ bank does not need to make specific policies related to the location of the bank, because in general, these factors have been able to meet customer expectations.

## CONCLUSION

Based on the explanation the conclusions from this study are as follows:

1. Credit procedure factors and credit interest rates have a significant effect on the decision to use credit services in the XYZ bank in the Enterprise Banking segment, with a significance value of 35.6% and 17.6%, respectively.
2. Credit service quality and bank location factors have no significant effect on the decision to use credit services in the XYZ bank in the Enterprise Banking segment, with a significance value of 1.7% and 14.9%, respectively.

### Recommendations

Based on the result of research, discussion, and conclusions the suggestions that can be given are as follows :

1. Considering the most significant factor influencing the decision to use credit services is the credit procedure, XYZ bank management needs to develop certain policies, for example by simplifying the credit requirements for customers and the internal credit process of XYZ bank, so that

the credit process is faster and easier for customers. In addition, XYZ banks also need to benchmark credit procedures at competing banks. However, it is still necessary to pay attention to the precautionary principle in terminating credit and compliance with regulations stipulated by Bank Indonesia and the Financial Services Authority.

2. The second factor that significantly influences the decision on the use of credit services is the interest rate of credit, the XYZ bank management needs to develop certain policies, for example by always adjusting loan interest rates with the development of the BI rate, improving the structure of funds so as to reduce credit Cost of Fund and benchmarking loan interest rates at competing banks.

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How to cite this article: Kosasih E, Matondang IN, Wibowo RP. The factors affecting decisions for use of credit services (case study in XYZ bank, enterprise banking segment). International Journal of Research and Review. 2019; 6(7):513-522.

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