



INFLUENCE OF PERCEPTION OF TERMS, PERCEPTION OF USEFULNESS AND RISK PERCEPTION ON DEBTOR DECISIONS WITH THERE IS A CREDIT RESTRUCTURING POLICY AT BANK BRI GADANG UNIT MALANG CITY

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Abstract

This study aims to examine the effect of perceptions of provisions, perceptions of usefulness and perceptions of risk of credit restructuring policies on customer decisions of Bank BRI Gadang Unit Malang City. This study uses primary data obtained from questionnaires distributed to customers of Bank BRI Gadang Unit Malang City. In this study using a quantitative approach with 33 respondents. In this study using multiple linear regression analysis method with other tests such as classical assumption test, validity test and reliability test with data processing using SPSS software. The results of this study indicate that there are 2 independent variables that have a significant effect on the dependent variable of customer decisions. 2 independent variables that have a significant effect, namely the perceived benefit variable and the variable perceived risk of credit restructuring. Then the validity test, reliability test and classical assumption test were declared feasible to be used for this research.

Keywords: *perception, credit restructuring, debtor decision*

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INTRODUCTION

The banking industry has always been considered as the driving force of a country's economy. As seen and strategically the position of banking in the economy as an intermediary institution in collecting and distributing citizens' funds to finance the activities of the economic part of the economy so that it will strengthen the economic structure of a country (Lovett, 1997). The Bank has two important operational tasks, namely collecting funds from the public and allocating the funds to several types of financing in order to benefit the bank (Mukhlis, 2011). Related to this banking institution has expertise as a place or container for parties who are overfunded and after that banks can allocate funds more efficiently to parties who lack funds. Therefore, through this role banking institutions have a very meaningful position in supporting life and economic progress (Simatupang, 2019).

The existence of the role of banking as a distributor of funds to parties or debtors who lack funds, there are some conditions given by the bank in its distribution. Credit policy is how banks distribute funds from the public and can return in guaranteed conditions, so that banks do not

hesitate to distribute funds if the condition of prospective debtors has been known with certainty its eligibility (Murdiyanto, 2022) However, the economic sector since the pandemic is not constant. Many debtors are hampered in the refund process due to the impact of the pandemic. Seeing this, OJK issued POJK 11 / POJK. 03/2020 which this regulation was born as a result of the spread of covid-19 which caused debtors difficulties in fulfilling the obligation to return the funds. Then so that in an agreement between the bank and the debtor feel not equally disadvantaged. Therefore, this regulation is a reference for banking institutions. The intended policy is called credit restructuring. The credit restructuring policy intended by the OJK is the relief of installment payments given by the bank to debtors with certain tenors in accordance with the agreement between the Bank and the debtor. This restructuring does not mean that it can eliminate debtor loan obligations, it's just that it provides relief in installment payments. One of the banking institutions that carry out this policy is Bank BRI Unit Gadang Malang City. In its realization at BRI Unit Gadang Malang City only apply delays in principal payments, so in the tenor of time that has been agreed the debtor can make interest installment payments only.

But the implementation of the policy, of course, does not take place as expected by the OJK. Not all debtors agree to the offer given by the Bank institution. This policy is made to help debtors who are concerned about paying their installments. In addition, to avoid customers from jamming. But in a policy, there are certainly advantages and disadvantages. Customers who make decisions certainly also consider and also accept the risks that will be obtained. Banking itself implements this policy to maintain the stability of the financial system during the pandemic. Debtors who do not approve the offer but in fact the difficulty in payment is the obstacle in the process of implementing the restructuring policy. But the banking will certainly negotiate between the two sides.

In the implementation of this study, of course, using several journal references that have been done by previous researchers. According to the research entitled *Banking Credit Restructuring Policy On The Impact Of COVID-19 Spread In Indonesia*, the study stated that the policy related to the spread of COVID-19 is the relaxation provided by the government through the Financial Services Authority can be said to be very helpful for banks to reduce the decline in credit quality that is affected by COVID-19, either through the restructuring process or credit relaxation (Disemadi & Shaleh, 2020). Meanwhile, according to research entitled *Application of the Proportionality Principle in the Credit Restructuring Policy for the SMEs Financial Performance During the Covid-19 Pandemic in Indonesia*, the results of his research, namely credit restructuring in SMEs, can help banks reduce the growth rate of bad loans due to the impact of the spread of Covid-19. In the implementation of the credit restructuring, it is only an offer to the debtor not as an obligation that must be obeyed by financial services companies so the policy only favors the interests of entrepreneurs or investors and does not protect the interests of some people affected by losses due to the impact of Covid-19 (Tejomurti & Handayani, 2020). The research entitled *Analysis Of Restructuring Credit For Commercial Segment (Case Study: Commercial Risk Bandung – Bank Horizon)* states that the most effective restructuring policy in the credit process is the *rescheduling* method, which has an impact percentage of 38.4%. Then the

results of the research the most important factor in the failure of restructuring is the factor of no desire to pay with a percentage impact of 41.6% (Mulya & Rahadi, 2021).

With this background, it can be known the formulation of the problem in this study, namely whether the perception of provisions, perception of usefulness, and perception of risk in this credit restructuring policy can affect the decision of debtors of Bank BRI Unit Gadang Malang City in applying for the restructuring? Referring to several theories that have been done by previous researchers as follows, the first is credit restructuring aimed at saving non-performing loans that can be tried with 3 methods, namely: reschedule, rearrange, and condition again. Then the variable perception of provisions according to (Rahayu & Sildawati, 2021) is: (1) The terms are easy to understand (2) Easy to apply (3) Easy to do with desire.

Then with the policy, it helps debtors return to organize their business so that they can survive the pandemic but also can meet their obligations in the refund (Sari, Musfiroh, & Ambarwati, 2020). Variables of perception of usability in this study according to (Silaen & Prabawani, 2019) namely: (1) Policies are able to improve customer performance (*Improves job performance*) (2) Policies are able to increase customer productivity (*increases productivity*) (3) Policies are able to increase effectiveness (*enhances effectiveness*) (4) Policies are beneficial for customers (*the system is useful*). But the implementation of this policy certainly has risks in the process of implementing it. To measure the perception of risk there are several indicators according to (Pavlou, 2003) namely: (1) In the form of certain risks (2) Experiencing losses (3) Thinking that it is risky.

Thus the urgency of this research makes banking institutions more selective in disbursing funds or improving credit restructuring policies to avoid bad loans so as to maintain the stability of the financial system. Then the growth and development of bank financial institutions in the economy is largely determined by the amount of profit obtained in their operational activities (Mukhlis, 2012). Based on this background, the title of this study is "The Effect of Perception of Provisions, Perception of Usefulness and Perception of Risk to Debtor Decisions With the Credit Restructuring Policy at Bank Bri Unit Gadang Malang City ". This research needs to be done because on the other hand banks are also faced with various risks of credit failure due to changes in macroeconomic conditions or other specific factors (Espinoza & Prasad, 2010). The problem that often arises is that debtors as credit recipients are not able to pay their debts according to the agreement between the two parties. This causes credit congestion that harms banks and debtors because each party will not get incentives according to the original planning (Ambarini & Budiwitjaksono, 2021). Therefore, this study has the aim of knowing the influence of the perception of provisions, perceptions of usefulness, and also risks in credit restructuring on debtor decisions in applying for credit restructuring to avoid bad loans.

METHOD

Time and Place of Research

In this study, the implementation of the time starts from November 1, 2021 to December 31, 2021. Calculated for 1 month of research implementation then 14 days of data processing and

analysis time. In this study, it took place at the BRI Gadang Unit by conducting a questionnaire spread.

Research Targets

This research was carried out to debtors of Bank BRI malang city who will carry out credit restructuring.

Types of Research and Data Sources

This study applies a quantitative approach using primary data. Primary data is often intended to produce information that reflects facts consistent with real-world conditions, so the resulting information can be useful in decision-making (Pramiyati, Jayanta, & Yulnelly, 2017). This primary data is obtained using a questionnaire that will be given to the debtor to get the results of the questionnaire. In the questionnaire, there are several variables that will affect variable Y.

Identification of Variables and Research Instruments

In this study using dependent variables or Y, namely the decision of debtors of Bank BRI Malang City. Then there are 3 variables X that will affect variable Y. Variable X is the provisions of credit restructuring policy (X1), excess credit restructuring (X2) and obstacles to credit restructuring (X3). In this study uses likert scale research instruments, namely 1: Disagree, 2: Disagree, 3: Simply Agree, 4: Agree, 5: Strongly Agree.

Research Analysis Methods

When data collection is collected, the data is analyzed using ols method which includes multiple linear regression analysis, classical assumption tests such as normality tests, multicollinearity tests, heteroscedasticity and autocorrelation tests. Then there are also T, R-square tests, reliability tests and validity tests.

RESULT AND DISCUSSION

Respondent Data Analysis

At this stage of the study using questionnaire questionnaires distributed to respondents. The total respondents in this study were 33 respondents of debtors of Bank BRI Unit Gadang Malang City. The 33 respondents had an average profile of monthly income, type of business and type of loan.

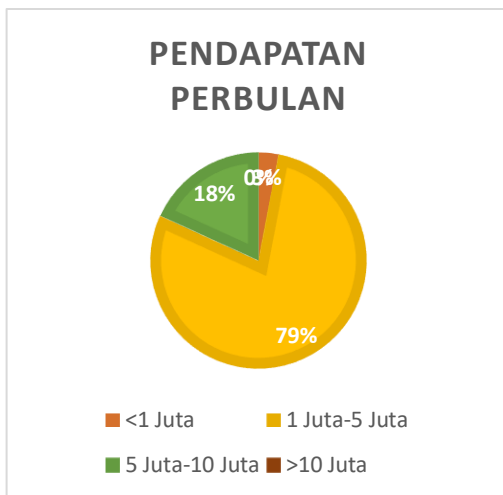


Figure 1. Percentage of respondents' average monthly earnings

Source: Questionnaire Data Analysis

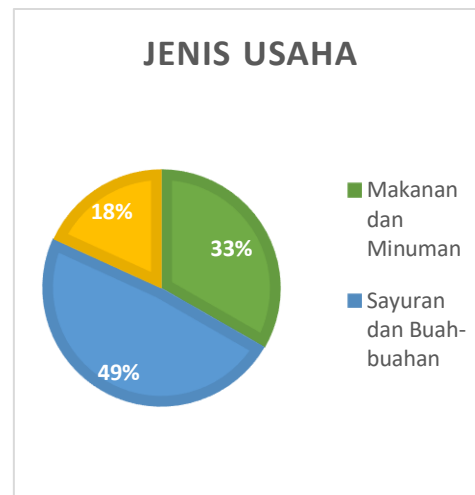


Figure 2. Percentage of respondents' business types

Source: Questionnaire Data Analysis

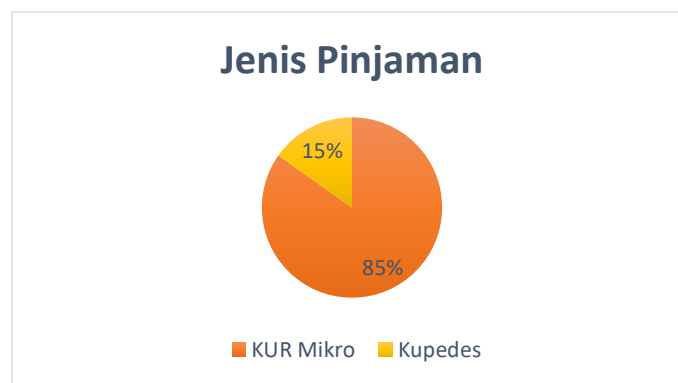


Figure 3. Percentage of Respondents' Loan Types

Source: Questionnaire Data Analysis

Judging from figure 1, the average monthly income is 4 categories, namely the average income of less than (<) 1 million, the range of 1 million-5 million, 5 million-10 million and more than (>) 10 million. Then get the results from respondents, namely income less than (<) 1 million by 3%, a range of 1 million-5 million by 79%, 5 million-10 million by 18% and revenues of more

than (>) 10 million by 0%. In this study, most respondents had an average income of 1 million-5 million as evidenced by a percentage value of 78%.

In figure 2 shows the percentage of business types of respondents to debtors of Bank BRI Unit Gadang Malang City. This type of business is categorized into 3 types of businesses, this is because the majority of debtors of Bank BRI Unit Gadang Malang City have several types of these businesses. It can be seen that the percentage of business types in the field of food and drinking has a percentage of 33%. Furthermore, the type of vegetable and fruit business has a percentage of 49%. Then the percentage of business types of grocery stores or food stores is 18%. From the data, the largest percentage is the type of vegetable and fruit business. This proves that most restructuring debtors have jobs in the field of vegetables or fruits that are usually traders in the market.

In figure 3 types of loans are divided into 2, namely Kur Mikro and Kupedes. This is done because most of them are in Bank BRI Unit Gadang Malang City which applies for credit restructuring of this type of loan. Here is the percentage of loan types, 85% of respondents have a micro KUR loan type and 15% of respondents have a kupedes loan type.

	N	Range	Minimum	Maximum	Mean	Std. Deviation	Variance
X1	33	6.00	24.00	30.00	27,33	1,97	3,92
X2	33	8.00	22.00	30.00	26	2,54	6,44
X3	33	13.00	16.00	29.00	22,94	2,99	8,99
Y	33	10.00	18.00	28.00	24,39	2,46	6,06

Table 1. Descriptive statistics of respondents

Source: Calculation of Questionnaire Data

In the provision perception variable (X1), usability perception (X2) and risk perception (X3) have standard deviation values smaller than the mean. The variable X1 has a standard deviation value of 1.97, which is smaller than the mean with a value of 27.33. Furthermore, variable X2 also has a standard deviation value of 2.54 which is smaller than the mean of 26. Then on variable X3 standard deviation of 2.99 which is more than the mean value of 22.94. So that it proves that the perception of provisions, perceptions of usefulness or perception of risk has been well regulated by Bank BRI Unit Gadang Malang City. Variable Y is the decision of the debtor of Bank BRI related to choosing a credit restructuring of his loan or not having a standard deviation value of 2.46 which is smaller than the mean value of 24.39. This shows that the decision to restructure debtor loan loans has been arranged and supervised properly by Bank BRI Unit Gadang Kota Malang.

Validity test and reliability test

Validity Test

	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Debtor's Decision (Y)	0,802	0,471
Perception of Provisions (X1)	0,396	0,783
Perception of Usability (X2)	0,407	0,717
Risk Perception (X3)	0,647	0,565

Table 2. Validity Test Results

Source: Questionnaire Data Analysis

These results can be said to be valid if the Corrected Item-Total Correlation value exceeds 0.300 so that it can be used for further research (Lubis & Susanti, 2019). In the table it can be seen that all variables have a Corrected Item-Total Correlation value exceeding 0.300, so it can be interpreted that it is worth using in research.

Reliability Test

Cronbach's Alpha	N of Items
0,720	4

Table 3. Reliability Test Results

Source: Questionnaire Data Analysis

Reliability test is an index test that shows the extent to which a measuring device can be trusted or relied upon. This indicates the extent to which the measurement results remain consistent when done twice or more of the same symptoms, using the same measuring instrument. Measuring

instruments are said to be reliable if they produce the same results even though measurements are made many times. The criteria for a data are said to be reliable using this technique when Cronbach's alpha (α) value > 0.6 (Amanda, Yanuar, & Devianto, 2019). The results of the study that already look like above the result of Cronbach's alpha of 0.720 which means greater than 0.6. Then it can be said that this questionnaire is reliable which means it is suitable and can be used as a measure of participation rates in debtors of Bank BRI Unit Gadang Malang City.

Classic Assumption Test

Test Type	Variable	Result
Normality Test (Kolmogorov Smirnov Test)		0.200
Heteroskedasticity Test (Park Method)	X1	0.224
	X2	0.359
	X3	0.174
Multicollinearity Test	Tolerance	VIF
	X1	0.955
	X2	0.881
	X3	0.857
		1.166

Table 4. Classic Assumption Test Results

Source: Questionnaire Data Analysis

In the first classic assumption test table is the normality test. The normality test criteria is that H_0 is accepted if the sig value ≥ 0.05 and H_0 is rejected if the sig value < 0.05 (Sanusi, Septian, & Inayah, 2020). The results of the Kolmogorov Smirnov Test normality test showed a figure of 0.200 which means that the sig > 0.05 , with the Domitian of this study distributed normally. The next assumption test is a heterokesdastity test that is used to find out whether a research data has a residual variant that differs from one data to another. The criterion used to see the presence of heteroskedasticity is to look at the sig value. If the sig value > 0.05 then it is said that the research

data does not contain heteroscedasticity, on the contrary, if the sig value < 0.05 then the research data contains heteroskedasticity (Sukarno & Hardinto, 2018). The results of this test heteroscedasticity of each variable, namely X1 amounted to 0.224, X2 by 0.359 and X3 by 0.174. The three variables show a sig value of > 0.05 , meaning that in this study each variable does not contain heterocedoxtisidity and can be interpreted that the research model used is good. Then the last assumption test is a multicollinearity test, which is performed to determine whether in a regression model there is an interrelationship or colinearity between free variables. Interrelationship is a linear relationship or a strong relationship between one free variable or predictor variable and another predictor variable in a regression model. The regression model can be said to be free from multicollinearity if it has a free tolerance variable value of more than 0.1 with a VIF value of less than 10 (In & Asyik, 2019). The test results table showed that all variables X1, X2 and X3 have a tolerance value of more than 0.1 and a VIF value of less than 10. This means that it can be concluded that there was no multicollinearity between the free variables in this study.

Regersi Analysis

Variable	Coefficie nt	P value	T	Information
Constant	3.788	0.649	0.460	
Perception of Provisions (X1)	0.119	0.323	1.005	Insignificant
Perception of Usability (X2)	0.097	0.038	2.170	Significant
Risk Perception (X3)	0.83	0.000	7.324	Significant
R Square	0.746			
t table	2.04227			
F-Statistic	28.444			
Prob (F-Statistic)	0.000000			

Table 5. Regression Analysis Test Results

Source: Questionnaire Data Analysis

It can be seen in the table above shows that the known t table in this study is 2.04227. If in the analysis of each variable, namely as follows, variable X1 has a calculation of 1.005 which means $t \text{ calculate } (1.005) < t \text{ table } (2.04227)$ which means variable X1 has no effect on Y or debtor decisions in the credit restructuring policy. Furthermore, X2 has a t count of 2,170 thus $t \text{ calculate } (2,170) > t \text{ table } (2.04227)$ which means that variable X2 has a significant effect on variable Y. Then variable X3 has a t count of 7,324 means $t \text{ count } (7,324) > t \text{ table } (2.04227)$ can be concluded that variable X3 has an effect on variable Y.

In the table above, regression equations can be compiled that affect the decisions of debtors of Bank BRI Unit Gadang Malang City related to credit restructuring, namely variable perception of provisions, perception of usefulness and perception of credit restructuring risks, namely:

$$Y = 3,788 + 0.119X_1 + 0.097X_2 + 0.83X_3$$

In the table above, R Square can be known in this study which is 0.746, it can be interpreted that 74.6% variation in the debtor decision variable can be explained by variations in variable perception provisions, perception of usability, and perception of credit restructuring risk. Or it can also be interpreted that independent variables are able to explain variations of independent variables.

There is a way used to determine whether an independent variable can explain variations in a dependent variable is by identifying each regression coefficient. The first is the independent variable perception provision, in the table P value of 0.323 where the value is greater with alpha 5% which is 0.05. Then you will accept H0 or not reject H0. It can be explained that this variable has no significant effect on dependent variables, namely debtor decisions. And on the coefficient value for variable credit restructuring provisions positive value 0.119. The relationship between the perception of provisions and the decisions of debtors is said to be insignificant. Policy provisions are a series of concepts that can be in the form of written rules and the basis of the plan as a guideline in achieving goals (Marbun, 2007). Thus the provisions are at least made and can be implemented properly. But of course in its implementation, not all provisions can be well received by debtors. This causes the perception of this provision has no significant effect on the debtor's decision.

Variable independent perception of usefulness P value of 0.038 where the value is smaller with alpha 5% which is 0.05. Then it will reject H0 and it can be explained that this variable has a significant effect of 5% on dependent variables and on the positive coefficient value of 0.097. Between variable independent and dependent has a significant relationship, because if the perception of the provision is easy to understand, it will certainly affect the debtor's decision to choose to repay the loan. The relationship between the perception of usefulness with the decision of the debtor has a significant relationship. Perception of usefulness is a person's belief that using technology can provide benefits and good results (Ermawati & Delima, 2016). This credit restructuring policy during the pandemic will certainly provide benefits for debtors who have difficulty in paying their installments. When the policy provides useful uses, of course, the debtor will choose this policy. This is evidenced by the results in this study that the perception of usability has a significant effect on customer decisions.

Variable independent perception of credit restructuring risk has a P value of 0.000 where the value is smaller than alpha 5% which is 0.05 then will reject H0. It can be explained that this variable has a significant effect of 5% on dependent variables. The coefficient value indicates a positive value of 0.83. Between variable X3 and debtor decision has a significant relationship because when the debtor's decision to choose to reconstruct means that the debtor must have accepted all the risks that exist. The relationship between risk perception and debtor decisions has

a significant influence. The greater the perception of risk, the greater the likelihood of debtor involvement in policy. In policies other than there are benefits, of course, there are also risks that will be taken. In this policy, the main purpose of policy making is to help debtors who have difficulty in installment payments. Thus, if the debtor takes the decision to reconstruct the loan, the risk that will be obtained is not a high risk. The debtor agrees to receipts means that they have accepted the risks obtained. An example of the risk in this policy is that the loan becomes longer because it will be rescheduled related to the installment. But it is better than debtors having difficulty paying then experiencing bad credit and being blacklisted at the Bank. This is evidenced by the results of this study which shows a significant effect on debtor decisions.

CONCLUSION

Based on research that has been done using quantitative methods through questionnaire results. In this study using 33 respondents of debtors of Bank BRI Unit Gadang Malang Who had gone through validity tests and reliability tests, classical assumption tests and regression analysis. Reliability tests show greater than 0.6. Then it can be said that this questionnaire is reliable which means it is suitable and can be used as a measure of participation rates at debtors of Bank BRI Malang City. After going through the test, it is known that there are 2 independent variables that have a significant effect of 5% on dependent variables, namely the decision of debtors of Bank BRI Unit Gadang Kota Malang. Then after passing the classic assumption test, the normality test proved that this study was distributing normally. Heteroskedasticity tests in this study proved the absence of heteroskedasticity (or homoskedasticity). Furthermore, the multicollinearity test showed that there was no conjecture of multicollinearity.

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