

The Effect of Perception and Social Environment on Decision Making to be a Debtor of BPR Pijer Podi Kekelengen-Simpang Selayang Medan Branch with Motivation as Intervening Variables

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ABSTRACT

Consumer decision making is a basic psychological process that plays an important role in understanding how consumers actually decide something to use or buy. Decision making for customers to become debtors is influenced by several internal and external factors and in this study, perception, social environment and motivation factors were selected as factors that could influence decision making to become a debtor or loan customer at BPR Pijer Podi Kekelengen Branch Simpang Selayang Medan. The formulation of the problem is whether there is an influence of perceptions and the social environment on decision making to become a loan customer of the BPR Pijer Podi Kekelengen Simpang Selayang Medan Branch, either directly or indirectly through motivation. The hypothesis in this study is that the perception and social environment have a significant effect on decision making to become a loan customer at the BPR Pijer Podi Kekelengen Branch of Simpang Selayang Medan, either directly or indirectly through motivation. This study used a survey approach. Methods of data collection are carried out through interviews, documentation and questionnaires. The number of samples in this study were 90 people who were determined by accidental sampling. Hypothesis testing using Structural Equation Model (SEM) analysis is intended to determine the effect of independent variables on the dependent variable through or without intervening variables on the basis of decision making seen from the value of $p > 0.05$ H₀ is accepted and H_a is rejected or p

< 0.05 H₀ is rejected. and H_a accepted. The test results show that the perception and social environment directly have a significant effect on debtor decision making. In this study, the motivation variable does not act as an intervening variable that mediates the influence between perceptions and the social environment on decision making to become a loan customer. Social Environment variable is the variable that has the greatest influence on decision making with a coefficient value of 0.461.

Keywords: perception, social environment, motivation, decision making

BACKGROUND

In an era of disruption like this, it certainly makes banks more challenged to create strategies in an effort to increase the motivation of prospective customers. Every bank tries to provide loan or credit products with various facilities, especially interest rates and ease of procedure, even accompanied by prizes to attract public interest so that they decide to become a customer of the bank. Competition between banks is increasingly trying to find out the characteristics of the needs of prospective customers, even though the prospective customer already has his own criteria in choosing the bank he wants to get a loan.

Motivation to become a loan customer is influenced by several factors such as ease of procedure, bank interest rates and gifts offered to make customers

want to borrow from the bank. In taking credit, customers can be influenced by various factors, both internal and external factors. Both of these factors can influence a customer's decision to take a loan. Kotler (2016) further explains that what influences customers in making a decision to take credit consist of personal, psychological, social and cultural factors. This cultural factor is very broad in nature, and involves all aspects of human life. Culture is a complex symbol and fact, created by humans, passed down from generation to generation as determinants and regulators of human behavior in existing societies.

Based on the theory above, it shows that consumer behavior in choosing banking services, especially for obtaining loan funds, is not consistent, but is caused by many factors. This is also experienced by customers of BPR Pijer Podi Kekelengen, Medan Simpang Selayang Branch, which is one of the banks with various types of loan products and facilities that continues to try to recruit as many customers as possible to achieve predetermined targets. BPR Pijer Podi Kekelengen Medan Simpang Selayang Branch must be able to compete in reaching customers or retain customers in the condition of the large number of products and facilities offered by its competing banks, both from the government and the private sector.

Table 1 Number of BPR Pijer Podi Kekelengen Loan Customers at Simpang Selayang Branch 2016 – 2019

Year	Debtor	Amount (Rp.)
2016	1.026	15.283.062.884
2017	1.024	20.407.132.275
2018	901	19.272.512.019
2019	880	19.665.443.785

The table above show a decrease in the number of debtors each year, it can be seen that in 2018 and 2019 the decline was quite drastic. This shows that customers have their own criteria or determining factors that motivate them to borrow and finally choose and decide to become loan customers of the BPR Pijer Podi Kekelengen Branch of Simpang Selayang Medan.

By looking at the conditions of growth in lending that do not reach the predetermined target, it is necessary to have an appropriate marketing strategy to find opportunities or new customers and maintain existing customers, thus banks must also create new innovations regarding their products. superior products to add attractiveness to customers and potential customers. To create these new innovations, it is first necessary to conduct research on what factors influence customers in taking credit.

Based on the phenomenon that occurs, the researcher is interested in examining whether there is the influence of perception and the social environment on decision making to become a loan customer at the BPR Pijer Podi Kekelengen Branch of Simpang Selayang Medan with motivation as an intervening variable. Through these conditions, we want to know how the perceptions and social environment of these customers influence them through their motivation so that they decide to become loan customers of the BPR Pijer Podi Kekelengen Branch of Simpang Selayang Medan.

Perception

Consumer perception is a process that occurs as a result of stimuli received through the senses which makes a person choose, organize, and interpret so that it becomes a meaningful and complete picture of something. Recognition of an object, clearly, its movement, intensity and smell is a clue that affects perception. According to Sangaji and Sopiah (2013), perception is a process that arises as a result of sensation, in which the notion of sensation is the activity of feeling or the cause of a joyful emotional state. Sensation is also defined as the rapid response of our senses to basic stimuli such as light, color, and sound. This is what gives rise to perception.

Social environment

According to Peter and Olson (2013: 6), the social environment is all social

interactions between communities, either directly, for example by discussing with a friend, or vicariously, namely observations about what other people are doing or wearing. Bintarto and Surastopo in Subagio (2019: 265) define the social environment as an environment where individuals interact, which has several aspects, namely social attitudes, psychological attitudes, spiritual attitudes, and so on.

Motivation

According to Robbins in Sangaji and Sopiah (2013: 154), motivation is the

willingness to spend a high level of effort for organizational goals conditioned by the ability of that effort to meet several individual needs. Meanwhile, according to Sopiah (2013: 170) "motivation is a driving force that results in a member willing and willing to mobilize abilities in the form of expertise or skills, energy, and time to carry out various activities that are their responsibility and fulfill their obligations, in order to achieve goals and various pre-determined organizational goals.

Conceptual framework

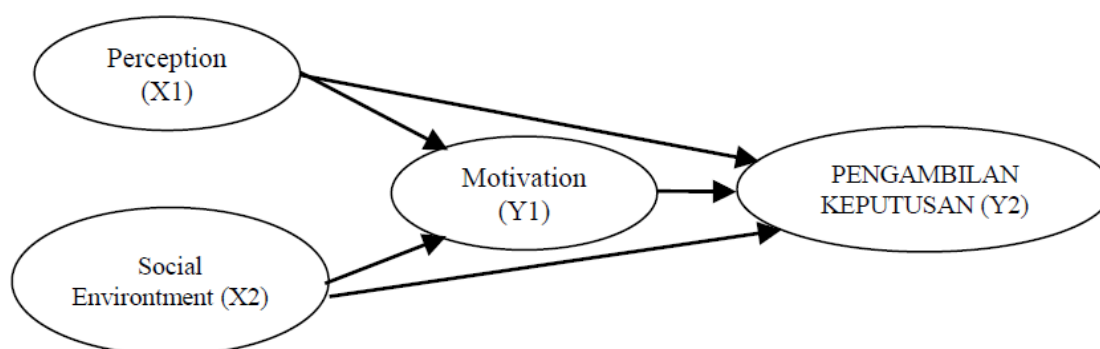


Figure 1 Conceptual Framework

Hypothesis

1. Perception has a positive effect on the motivation of loan customers at BPR Pijer Podi Kekelengan Branch of Simpang Selayang Medan.
2. Perception has a positive effect on decision making to become a loan customer at the BPR Pijer Podi Kekelengan Branch of Simpang Selayang Medan.
3. The social environment has a positive effect on the motivation of loan customers at the BPR Pijer Podi Kekelengan Branch of Simpang Selayang Medan.
4. The social environment has a positive effect on decision making to become a loan customer at the BPR Pijer Podi Kekelengan Branch of Simpang Selayang Medan.

5. Perceptions and the social environment have a positive effect on decision making to become a customer of the BPR Pijer Podi Kekelengan loan at Simpang Selayang Medan Branch through motivation.

RESEARCH METHODS

Based on the level of explanation of the problem under study, this research is an association research. The population in this study were all the customers of the BPR Pijer Podi Kekelengan Medan Branch of the Simpang Selayang Branch from January to December 2019 as many as 880 people. Samples were taken using the Slovin formula with accidental sampling technique of 90 people. Data collection using questionnaires and interviews. Testing data using the Structural Equation Model - Partial Least Square (SEM-PLS) method.

RESULTS AND DISCUSSION

Testing the Significance of Direct Influence

Table.2 Path Coefficient Value and P-Value

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ((O/STDEV))	P Values
X1 -> Y1	0.395	0.397	0.096	4.113	0.000
X1 -> Y2	0.418	0.423	0.090	4.621	0.000
X2 -> Y1	0.380	0.386	0.095	3.989	0.000
X2 -> Y2	0.461	0.461	0.096	4.825	0.000
Y1 -> Y2	0.330	0.337	0.113	2.916	0.004

1. Perception has a positive effect on motivation, with a path coefficient of 0.395 and significant, with a P-value of 0.000 <0.05.
2. The social environment has a positive effect on motivation, with a path coefficient of 0.418 and significant, with a P-value of 0.000 <0.05.
3. Perception has a positive effect on decision making, with a path coefficient of 0.380 and significant, with a P-value of 0.000 <0.05.
4. The social environment has a positive effect on decision making, with a path coefficient of 0.461 and significant, with a P-Values value of 0.000 <0.05.
5. Motivation has a positive effect on decision making, with a path coefficient

of 0.330 and significant, with a P-Values value of 0.004 <0.05.

Table 3. The value of the coefficient of determination

	R Square
Motivation (Y1)	0.427
Making Decision (Y2)	0.612

The coefficient of determination for the motivation variable is 0.676, which means that the perception variable, social environment, is able to influence motivation by 42.7%. The coefficient of determination of the decision making variable is 0.728. This value can be interpreted that the variables of perception, social environment and motivation are able to influence decision making by 61.2%.

Testing the Significance of Indirect Effects

Table 4. Path Coefficient Value and P-Value

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ((O/STDEV))	P Values
Perception (X1) -> Motivation (Y1) -> Decision Making (Y2)	0.131	0.135	0.061	2.129	0.034
Social Environment (X2) -> Motivation (Y1) -> Decision Making (Y2)	0.126	0.129	0.054	2.343	0.020

1. The indirect effect of perceptions on decision making, through motivation of 0.131 with a P-Values value of 0.034 <0.05, it is concluded that the motivation variable is not significant in mediating the effect of perceptions on decision making, because the significant value of the direct effect is greater than the significant indirect effect.
2. The indirect effect of the social environment on decision making, through motivation of 0.126 with a P-Values value of 0.020 <0.05, it is concluded that the motivation variable is

not significant in mediating the influence of the social environment on decision making because the significant value of the direct effect is greater than the significant value indirect effect.

Based on the results of data analysis that has been carried out, information is obtained that customer perceptions have a significant effect on customer motivation, namely by a positive perception of BPR Pijer Podi Kekelengen Simpang Selayang Medan Branch and its loan products support the motivation that arises in customers to borrow so that they finally decide to become

loan customers of BPR Pijer Podi Kekelengen, Simpang Selayang Medan Branch. This supports the analysis of respondents' answers regarding perceptions, namely regarding respondents' perceptions regarding the quality of loan products at BPR Pijer Podi Kekelengen, Simpang Selayang Medan Branch where people strongly believe that the loan product of BPR Pijer Podi Kekelengen Branch Simpang Selayang Medan is of very good quality, thus motivating customers to lend money.

Customer perception has a significant effect on decision making to become a customer of this BPR. Debtors decide to borrow because they have a positive and good perception of BPR Pijer Podi Kekelengen Simpang Selayang Medan Branch. The social environment of the customer has a significant effect on decision making to become a customer of the BPR Pijer Podi Kekelengen loan at Simpang Selayang Medan Branch. The situation factors experienced by the customer, sufficient information available, information and suggestions from other people as well as outreach from the BPR Pijer Podi Kekelengen Branch of the Simpang Selayang Medan led the debtor to decide to become a loan customer of the BPR Pijer Podi Kekelengen Branch of the Simpang Selayang Medan.

This customer's social environment also has a significant effect on customer motivation, where the factors contained in this social environment variable are able to influence and support the customer's motivation to become a loan customer, especially regarding the motivation to build a business so that it requires a loan. It can be seen from the answers of respondents that the condition of customers who are generally traders, they are motivated to borrow a lot because they receive information from the socialization of Bank Podi that they can get financial assistance in the form of loans with easy terms and procedures and low interest to build a business or develop their business. .

CONCLUSION

1. Perception and social environment have a significant effect on the motivation of loan customers at BPR Pijer Podi Kekelengen Simpang Selayang Medan Branch with a probability value (p) <0.05.
2. Perception and social environment have a significant effect on decision making to become a customer of the BPR Pijer Podi Kekelengen loan at Simpang Selayang Medan Branch with a probability value (p) <0.05.
3. Motivation has a significant effect on decision making to become a loan customer at the BPR Pijer Podi Kekelengen Simpang Selayang Medan Branch with a probability value (p) <0.05.
4. Perception and social environment have a significant effect on decision making to become a customer of the BPR Pijer Podi Kekelengen loan at Simpang Selayang Medan Branch through customer motivation.
5. The effect of perceptions and the social environment is much greater directly on the decision to become a customer of the BPR Pijer Podi Kekelengen loan at Simpang Selayang Branch Medan, compared to the indirect effect of perception and the social environment on making decision.

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