The Influence of Interest Rates, Credit Procedures, and Ease of Access on Retirees' Interest in Applying for Loans at PT. Bank Pembangunan Daerah Jawa Barat dan Banten (Persero) Tbk, Buah Batu Branch Office

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Abstract. This research is intended to determine the effect of interest rates, credit procedures and ease of access on retirees' interest in applying for credit at PT. Regional Development Bank of West Java and Banten (Persero) Tbk. Buah Batu Branch Office. Data was collected using a quantitative approach with explanatory research type, namely data that has been published previously in various scientific journals and relevant research sources. This study shows that each instrument used has high validity and consistency. Based on the validity test, each item in the Interest Rate (X1), Credit Procedure (X2), Ease of Access (X3), and Interest in Applying for Credit (Y) variables has a Pearson Correlation value greater than the critical value (r table = 0.3044), so that all question items are proven valid for measuring each variable.

Keywords: *Interest Rate; Credit Procedure; Pensioners; Bank BJB*

INTRODUCTION

The banking sector has undergone transformation in recent decades, with increasingly rapid developments in the products and services offered to customers. Amid this dynamic environment, commercial banks are required to continuously innovate and develop various products that can meet the specific needs of customers, especially in the business and corporate sectors (Tambunan & Padli Nasution, 2022). One of the transformations in banking is the provision of credit to retirees, which is one of the segments that continues to grow. As they age, the financial needs of retirees remain, whether in the form of daily consumption, investments, or urgent needs. Credit for retirees provides them with the opportunity to obtain the financial support they need, without having to rely entirely on the available pension funds. According to (Salangka, 2013) in (Maulida Ajeng Saputri, 2023) Credit is a form of financing facility provided by the creditor to the debtor, either in cash or in the form of other resourcees, which must be repaid in the future along with interest as a reward.

In practice, credit plays a significant role in people's lives because it provides access to additional funds that enable individuals to meet their needs or achieve specific goals (Ressa, n.d.). In general, there are various forms of credit available in society, including consumer credit business credit, and credit provided to the government (Simatupang, 2021). Consumer credit is a form of financing aimed at individuals to meet personal needs, such as buying a house, vehicle, or electronic goods. This facility can take the form of interest-bearing loans, interest-free loans, or loans accompanied by certain collateral as security (Wulansari, 2020).

One form of credit product is pension credit, which is a type of consumptive credit specifically intended for individuals who have entered retirement, such as retired Civil Servants (PNS), employees of State-Owned Enterprises (BUMN), or Regional-Owned Enterprises (BUMD). This credit facility is disbursed based on a cooperation agreement between the bank and the pension fund management institution. Pension fund managers themselves are institutions responsible for managing funds allocated for retirees (Saputri et al., 2023).

Pension loans are implemented as a strategic measure deemed effective in supporting the well-being of retirees. Through this facility, retirees gain access to financing that can be utilized to meet various needs, both consumptive and productive, such as starting a business during retirement. Thus, their quality of life in old age can be maintained, providing them with the opportunity to enjoy retirement more safely and peacefully (Ikhsan & colleagues, 2021).

However, retirees' interest in applying for credit is not only influenced by financial needs. There are several external factors that can influence their decisions, including the interest rates set by banks, the credit procedures implemented, and the level of ease of access to the credit products offered. A deeper understanding of these factors is very important, especially for banking institutions that want to improve services for the retired segment.

Along with the development of the economy and the financial needs of the community, the banking industry continues to undergo significant changes. PT. Bank Pembangunan Daerah Jawa Barat dan Banten (Persero) Tbk, commonly known as Bank BJB, is one of the financial institutions that significantly contributes to supporting the regional economy. The history of its establishment, which has undergone various transformations, reflects the adaptations and innovations made to meet the needs of the community, including providing credit services for retirees.

Bank BJB traces its roots back to its establishment on May 20, 1961, initially operating under the name PD Bank Karya Pembangunan. Throughout its transformation journey, the bank underwent several significant changes, including a name change to Bank Pembangunan Daerah Jawa Barat on June 27, 1978, which later became known as Bank Jabar in accordance with Regional Regulation Number 11 of 1995. Further transformation occurred in 2007, when the bank adapted to regulations and the needs of national banking development, resulting in the establishment of Bank Jabar Banten (BJB) as it is known today. (Bank BJB, 2021)

As a regional bank with a long track record of providing financial access to the community, Bank BJB continues to be committed to offering innovative financial solutions, one of which is in the form of credit services for retirees. The interest of retirees in applying for credit is an important aspect that needs to be considered, given that this segment has specific characteristics with relatively stable income sources from pension funds.

The influence of interest rates on credit granting decisions is very significant. When a financial institution offers a lower interest rate compared to other institutions, it usually results in an increase in the number of approved loans. Conversely, if the offered interest rate is higher, it can lead to a decrease in loan approval decisions. (Ni Komang Rina Pradnyawati et al, 2023)

Interest rates themselves serve as a form of reward or compensation in financial transactions. The bank rewards customers who deposit funds, while customers who take out loans are obligated to pay interest as the cost of the borrowed funds. Thus, interest rates play a key role in the financial system, influencing both depositors and borrowers in their economic decisions.

According to Novianto in (Padang, 2013), interest rates can be classified into two types based on their form:

1. The nominal interest rate is the interest rate explicitly stated in monetary value. This interest rate indicates the amount of rupiah earned or paid for every one rupiah invested. Because it is presented openly, the nominal interest rate is often used as an initial reference in various financial activities.
2. The real interest rate, which is the interest rate adjusted for the impact of inflation. Its value is obtained by subtracting the inflation rate from the nominal interest rate, thus reflecting the actual purchasing power of interest income. Therefore, the real interest rate provides a more accurate

picture of the profit or cost of investment in a dynamic economic environment.

According to Ismail in (Padang, 2013), interest rates, when viewed from their nature, can be classified into two types, as follows.

1. Deposit interest is a reward given by the bank to customers as an appreciation for the funds they save. The purpose of providing interest is to attract customers to deposit their funds in the bank, so that the bank can manage these funds for various financial needs. In some cases, the bank offers higher interest rates to customers who deposit their funds in the form of deposits with certain amounts. This strategy not only increases the amount of deposits in the bank but also strengthens the relationship between the bank and its customers within the financial ecosystem.
2. Credit interest is the cost charged to customers for borrowing funds from the bank. For the bank, this interest is treated as a form of selling price charged to the debtor in financing services. In order to obtain a profit, the bank sets the credit interest rate higher than the deposit interest rate, reflecting the difference between the buying price and the selling price in the banking financial system.

Tabel 1
Data BI Rate

	BI Rate												
	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agu	Sep	Okt	Nov	Des	average
2020	5,00	4,75	4,50	4,50	4,50	4,25	4,00	4,00	4,00	4,00	3,75	3,75	4,25
2021	3,75	3,50	3,50	3,50	3,50	3,50	3,50	3,50	3,50	3,50	3,50	3,50	3,52
2022	3,50	3,50	3,50	3,50	3,50	3,50	3,50	3,75	4,25	4,75	5,25	5,5	4,00
2023	5,75	5,75	5,75	5,75	5,75	5,75	5,75	5,75	5,75	6,00	6,00	6,00	5,81
2024	6,00	6,00	6,00	6,25	6,25	6,25	6,25	6,25	6,00	6,00	6,00	6,00	6,10

Source: Data processed from the Central Statistics Agency, 2025

The provision of pension loans is designed as an effort to enhance the welfare of retirees by providing access to financial resources that can be used to meet various needs. This credit allows retirees to manage their daily expenses, including living costs, healthcare services, and education for their children and grandchildren, in order to enjoy their retirement more safely and financially securely. (Hananta, 2015).

In addition to providing financial flexibility, pension loans also play a role in improving the quality of life for retirees. With adequate financial support, they do not need to worry about limited funds and can enjoy their retirement in a more peaceful and comfortable atmosphere. This credit can help retirees maintain a decent standard of living, obtain necessary healthcare, and provide quality education for the next generation.

Overall, the pension credit provision procedure is part of the banking strategy in creating financial solutions for retirees. With easily accessible credit schemes tailored to the economic conditions of retirees, banks strive to ensure that they maintain financial independence and can enjoy a better quality of life during retirement.

Here is the mechanism for the disbursement of post-service loans at Bank Jabar Banten (BJB):

1. The arrival of prospective retired customers at the bank Retired customers visit the bank to apply for

or confirm a loan that has been previously submitted. At this stage, they will interact with the relevant officer to ensure the smoothness of the next process.
2. Simulation of credit disbursement calculation The bank provides a calculation simulation to help customers understand the amount of funds they will receive. This step aims to ensure that the credit disbursement aligns with their expectations and financial needs.
3. Collection of administrative documents. Customers are required to complete the necessary documents in accordance with the applicable loan procedures. Administrative completeness is an important factor in ensuring the eligibility for credit disbursement.
4. Qualification and verification process of financial data. The bank conducts customer eligibility verification by checking financial data through the Financial Services Authority (OJK). This step aims to assess risk and ensure that the customer has a qualifying financial profile.
5. Input customer data into the bank system. Verified customer data is entered into the bank's system for further administrative purposes. This process ensures that customer information is well-documented and ready for the disbursement stage.
6. Verification by the leadership and preparation of documents. After all documents and data have been verified, the bank's management gives final approval. Next, the Credit Acceptance Officer prepares the disbursement documents for the customer to sign.
7. Signing of the disbursement documents by the customer. The retired customer signed the necessary documents as official approval for the requested loan disbursement.
8. Disbursement of credit funds to the customer's account

After the entire process is complete, the retirement credit funds are disbursed directly to the pensioner's account. Thus, they can immediately use the funds according to their needs. Ease of access to financial services is an important factor in increasing retirees' interest in applying for credit. As they age, the financial needs of retirees remain, whether for daily necessities, health care, investments, or business development. However, they often face various obstacles in obtaining credit, such as strict requirements, complicated procedures, and limited information about credit products that suit their conditions. That is the main aspect that is considered in this research.

METHOD

The quantitative approach is used in this research, which is classified as explanatory research. According to Sugiyono (2017), the type of explanatory research focuses on presenting the position of the variables being studied and examining the causal relationships between one variable and another. Meanwhile, Creswell (2023) defines the quantitative approach as a method used to test the validity of a theory by measuring related variables.

Data collection in this study was conducted through secondary data, namely information sourced from records already available in the company as well as other sources, such as data previously published in various scientific journals and relevant research sources (Danang, 2013). This study uses documentation techniques as a method for data collection, which allows researchers to access and analyze the information that is already available in order to gain deeper insights.

This research includes four main variables:

- X1: Interest Rate
- X2: Credit Procedure

• X3: Accessibility
• Y1: Interested in Applying for Credit

With this variable structure, the research aims to understand the extent to which factors such as interest rates, credit procedures, and ease of access influence public interest in applying for credit.

In this study, the data analysis process was carried out by applying various types of tests aimed at assessing the validity and consistency of the data, namely validity and reliability tests. Additionally, classical assumption tests were conducted, covering several important aspects, such as the normality test to assess data distribution, the multicollinearity test to ensure there is no excessive linear relationship between independent variables, and the heteroscedasticity test to identify any variance error inequality. Next, this research applies multiple linear regression analysis to observe the relationship between independent and dependent variables. As part of the analysis process, hypothesis testing is also conducted to examine the relationships between variables based on the obtained data. All these analysis procedures are supported by the use of data processing software, namely SPSS version 2019, which allows for more accurate and systematic calculations and interpretations of the results.

RESULTS AND DISCUSSION

Results

- Validity Test

According to Ghozali (2018), the validity test aims to assess the extent to which a questionnaire can accurately measure the intended aspect or variable. An instrument is said to be valid if its questions truly reflect the construct that is intended to be explored. In other words, this test ensures that each item in the questionnaire is relevant and accurate in representing the concept being studied.

Tabel 2
Validity of the Interest Rate Variable (X1)

Item	Pearson Correlation	Critical Value	Decision
X1.1	0.811	0.3044	Signifikan (Valid)
X1.2	0.772	0.3044	Signifikan (Valid)
X1.3	0.840	0.3044	Signifikan (Valid)
X1.4	0.784	0.3044	Signifikan (Valid)

Tabel 3
Validity of Credit Procedure Variables (X2)

Item	Pearson Correlation	Critical Value	Decision
X2.1	0.806	0.3044	Signifikan (Valid)
X2.2	0.782	0.3044	Signifikan (Valid)
X2.3	0.765	0.3044	Signifikan (Valid)
X2.4	0.781	0.3044	Signifikan (Valid)
X2.5	0.763	0.3044	Signifikan (Valid)

Tabel 4
Validity of the Ease of Access Variable (X3)

Item	Pearson Correlation	Critical Value	Decision
X3.1	0.834	0.3044	Signifikan (Valid)
X3.2	0.741	0.3044	Signifikan (Valid)
X3.3	0.770	0.3044	Signifikan (Valid)
X3.4	0.790	0.3044	Signifikan (Valid)

Tabel 5
Validity of Credit Interest Variable (Y)

Item	Pearson Correlation	Critical Value	Decision
Y1	0.761	0.3044	Signifikan (Valid)
Y2	0.853	0.3044	Signifikan (Valid)
Y3	0.791	0.3044	Signifikan (Valid)
Y4	0.761	0.3044	Signifikan (Valid)

The validity test resulted in the finding that all statement items in the variables of Interest Rates (X1), Credit Procedures (X2), Ease of Access (X3), and Interest in Applying for Credit (Y), have a Pearson correlation value that exceeds the critical limit of r table, which is 0.3044. Based on the validity criteria, namely r count> r table and statistically significant results, all items in this instrument are declared valid and suitable for use in measuring research variables.

- Reliability Test

The reliability test in (Brayen Jodi Forester et al., 2024) functions as a measuring tool for questionnaires designed based on a number of indicators of the variables or constructs studied in quantitative research.

Tabel 6
Reliability Test

Variabel	Cronbach's Alpha *	Critical Value
X1 Interest Rate	0.812	0.6
X2 Credit Prodedure	0.835	0.6
X3 Accessibility	0.789	0.6
Y Interested in Applying Credit	0.800	0.6

The reliability analysis reveals that all variables exhibit Cronbach's Alpha coefficients exceeding the critical value of 0.6: Interest Rate (0.812), Credit Procedures (0.835), Access Convenience (0.789), and Credit Interest (0.800). Consequently, all measurement instruments demonstrate sufficient reliability, meaning they consistently measure their intended constructs.

- Descriptive Analysis

Sugiyono (2014) states that descriptive analysis is a statistical method that aims to present data as it is, in a systematic manner, focusing on describing the characteristics of the data without generalizing the results to a broader population or making generalizations about a wider population.

Tabel 7
Descriptive Analysis

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Interest Rate	42	7	14	10.21	1.920
Credit Prodedure	42	14	23	18.81	2.287
Accessibility	42	12	20	15.24	1.897
Interested in Applying Credit	42	11	18	14.38	1.821
Interest Rate	42				

The variable with the highest mean is Credit Procedures (18.81), followed by Access Convenience (15.24), Credit Interest (14.38), and Interest Rate (10.21). This indicates that respondents tend to give higher ratings to credit procedure aspects compared to other variables.

- Classical Assumption Tests

Before proceeding to the linear regression analysis stage, it is essential to first conduct classical assumption tests to ensure the statistical validity of the model. Ghozali (2016) states that there are several potential violations of basic assumptions in regression models, including normality, autocorrelation, and heteroscedasticity assumptions. Further explanation of each test is presented in the following description:

Tabel 8
Normality

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		42
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.79011252
Most Extreme Differences	Absolute	.084
	Positive	.049
	Negative	-.084
Test Statistic		.084
Asymp. Sig. (2-tailed)		.200[c,d]

The Asymp. Sig. value is 0.200 > 0.05. According to the criteria that data is considered normally distributed when the significance value exceeds 0.05, the data used in this study has been proven to pass the normality test and is suitable for analysis using linear regression.

Tabel 9
Multicollinearity

	Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
Model	B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1 (Constant)	6.876	3.468		1.983	.055		
Interest Rate	-.261	.134	-.275	-1.941	.060	.247	4.045
Credit Procedure	.309	.109	.388	2.841	.007	.265	3.772
Accessibility	.286	.127	.298	2.242	.031	.281	3.557

From the table above, all tolerance values exceed 0.10 and VIF values are below 10, with tolerance ranging from 0.247 to 0.281 and VIF ranging from 3.557 to 4.045. According to the criteria that multicollinearity does not occur when tolerance > 0.10 and VIF < 10, this indicates that the model exhibits no symptoms of multicollinearity.

Tabel 10
Heteroscedasticity

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	Interest Rate	-1.305	1.848		-.706	.484
	Credit Procedure	.118	.072	.487	1.646	.108
	Accessibility	-.061	.058	-.298	-1.045	.303
	Interest Rate	.123	.068	.502	1.810	.078

The heteroscedasticity test results using regression against absolute residual values (Abs_RES) show that all variables demonstrate significance levels exceeding the 0.05 threshold: interest rate (0.108), credit procedures (0.303), and access convenience (0.078). This indicates that the regression model is free from heteroscedasticity issues.

Multiple Linear Regression
Model Summary[b]

Tabel 11
Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.901[a]	.812	.797	.821

Coefficient of determination: $R^2 = 0.812$ Non-determination coefficient: $1 - R^2 = 1 - 0.812 = 0.188$

This demonstrates that the variables of interest rate, credit convenience, and credit procedures can explain 81.2% of the credit interest variable, while the remaining 18.8% is explained by other factors outside the model.

Correlation coefficient (R) = 0.901

This indicates a very strong overall relationship between the variables of interest rate, credit procedures, credit convenience, and credit interest, amounting to 0.901.

Tabel 12
Anova

ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	110.309	3	36.770	54.590	.000[b]
	Residual	25.595	38	.674		
	Total	135.905	41			

The ANOVA test results show a significance value of 0.000 < 0.05 and an F-value of 54.590. This means that the variables of interest rate, credit procedures, and access convenience simultaneously influence credit application interest.

Tabel 13
Anova

Model	Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	T	Sig.	Collinearity Statistics Tolerance	VIF
1 (Constant)	6.876	3.468		1.983	.055		
Interest Rate	-.261	.134	-.275	-1.941	.060	.247	4.045
Credit Procedure	.309	.109	.388	2.841	.007	.265	3.772
Accessibility	.286	.127	.298	2.242	.031	.281	3.557

Based on the partial regression test results, the significance value for the interest rate variable is 0.060, which is significant at the 90% confidence level ($\alpha = 0.10$) but not yet significant at the 95% level. Meanwhile, the credit procedures variable (sig. = 0.007) and access convenience variable (sig. = 0.031) are declared significant at the 5% level ($\alpha = 0.05$). The regression coefficients indicate that the interest rate variable has a negative effect on credit application interest, while credit procedures and access convenience have positive effects. Therefore, all independent variables have statistically relevant influences on respondents' interest in applying for credit.

DISCUSSION

All instruments used in this research have been proven to possess high levels of validity and reliability. Based on validity testing, each item in the Interest Rate (X1), Credit Procedures (X2), Access Convenience (X3), and Credit Application Interest (Y) variables demonstrates Pearson Correlation values exceeding the critical value (r table = 0.3044), confirming that all question items are valid for measuring their respective variables.

Furthermore, the data is considered reliable as it possesses values above 0.6, indicating that the research instruments are consistent in measuring their intended constructs.

Descriptive analysis reveals that Credit Procedures obtained the highest mean score (18.81), followed by Access Convenience (15.24), Credit Interest (14.38), and Interest Rate (10.21). This demonstrates that respondents pay greater attention to credit procedure aspects compared to other factors.

Classical assumption testing yields results indicating that the regression model satisfies normality requirements, experiences no multicollinearity, and shows no signs of heteroscedasticity. Therefore, the model used can be relied upon to predict relationships between independent and dependent variables.

In multiple linear regression, the coefficient of determination ($R^2 = 0.812$) indicates that 81.2% of variation in credit application interest can be explained simultaneously by interest rate, credit procedures, and access convenience variables, while the remaining 18.8% is influenced by factors outside the research model.

Based on ANOVA test results, an F-value of 54.590 with a significance level of 0.000 below 0.05 was obtained, demonstrating that the regression model used is statistically significant. This means that independent variables simultaneously influence credit application interest. However, in partial regression testing, it was found that Interest Rate negatively affects credit application interest (p =

0.060), while Credit Procedures (p = 0.007) and Access Convenience (p = 0.031) have significantly positive influences.

CONCLUSION

The research findings demonstrate that credit procedures receive higher attention from respondents compared to other variables, indicating the importance of ease and clarity in the credit application process. The regression model used is significant, with independent variables able to explain 81.2% of credit interest variability, while the remaining 18.8% derives from other variables not included in this regression model. Additionally, the interest rate variable negatively affects credit interest, whereas credit procedures and access convenience have significant positive impacts. Therefore, procedural factors and credit service accessibility require greater attention from banks in enhancing the attractiveness of their credit products. Recommendations for future research include considering additional variables such as banking policies, economic conditions, and psychological factors that may contribute to public interest in credit applications.

RECOMMENDATIONS

Based on the results of this study, it is recommended that Bank BJB Buah Batu Branch further enhance the clarity and efficiency of its credit procedures, as well as the accessibility of its credit services. Simplifying administrative steps, strengthening customer assistance, and leveraging digital tools to streamline the credit application process could significantly improve retirees' interest in credit applications. Although interest rates demonstrated a negative effect, the bank could explore offering more competitive or flexible interest rate schemes tailored to the financial profile of retirees. This may include credit packages that accommodate limited income and reduced financial risk. For future researchers, it is advised to include additional variables such as banking policy, macroeconomic conditions, psychological factors, or financial literacy. Conducting longitudinal studies could also provide deeper insights into the evolving preferences and financial behaviors of retirees over time.

ACKNOWLEDGMENT

The author would like to express sincere gratitude to all parties who contributed to the completion of this work, especially to fellow students and lecturers for their valuable input and encouragement. Special thanks are also extended to the author's parents for their unwavering support throughout every step of this journey.

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