

DISCRIMINATOR OF UMKM BEHAVIOR AS CREDIT DEBTORS AT PT. NATIONAL CAPITAL MADANI MEKAAR AJUNG BRANCH**Kholifatan Nisa^{1*}, Hari Sukarno², Nurul Setianingrum³**^{1,2,3} Sharia Economics Study Program, State Islamic University Postgraduate
Kiai Haji Achmad Siddiq Jember, Indonesia

Email: kholifatann@gmail.com, harisukarno.feb@unej.ac.id, nurulsetia02@gmail.com

Abstract

The objectives of this study are: 1) To examine and analyze the role of cultural factors as differentiators of loyal debtors and debtors who have the potential to move. 2) To examine and analyze the role of social factors as differentiators of loyal debtors and potentially moving debtors. The research approach used in this study is quantitative research with discriminant analysis research methods. Discriminant analysis is a data analysis technique where the specific variable (variable Y) is categorical data (nominal) while the independent variable (variable X) is ordinal data. As a result of the analysis, it can be concluded that the debtor discriminator that is able to distinguish loyal debtors and those who have the potential to move is the Bud variable. So, if the debtor does not understand about Sos, Pri, and Psi, then it does not matter because the one who is able to discriminate against the three categories of debtors is Bud.

Keywords: Debtor; Credit; Msmes**Introduction**

Economic development is currently experiencing significant changes, this has an impact on human needs for clothing, food and shelter. The current state of the world economy is starting to worry the community, both the lower, middle, and upper classes. This triggers them to work hard to get funds to meet their needs. However, when they want to meet their needs, there are obstacles that occur, one of which is the unavailability of funds (Sevina, Suryani, & Humaemah, 2022).

The unavailability of funds is a causative factor in meeting financial needs, so to be able to meet their needs, people run a micro, small and medium enterprise or MSME in order to generate capital either individually or in groups in starting a business. But if this cannot be overcome, then what the community does is to look for a business capital credit loan.

The statement encourages the public to realize their business by cooperating and helping individually or with financing institutions in lending and borrowing practices. Loans are divided into two types, namely: consumer loans and productive loans. Consumer loans or loans that do not produce are loans that are used for personal matters. In this loan there is no increase in goods or services produced. While productive loans or

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loans that produce are loans that are used for business improvement or production, and these loans are given to produce goods or services (Fauziah, Toha, & Prahara, 2021).

Public interest in taking credit is inseparable from the factors that influence it, including economic factors, ease of administration, interest rates, collateral / guarantees and credibility. These factors greatly influence public interest in choosing financing (Nurdini & Kosasih, 2022). MSMEs are small-scale business activities run by individuals, households, and small business entities where profits or profits are not more than 200 million based on the calculation of annual profits (Limanseto, 2021).

MSMEs are inseparable from the problem of business capital financing. However, with public knowledge in knowing how to manage business capital management, it will have an impact on more effective credit capital distribution. With access to credit and also requirements for easy credit lending, it can affect the interest of these MSME actors to develop their businesses.

PNM (Permodalan Nasional Madani) is a government-owned SOE that has a role in providing financing solutions to micro, small and medium enterprises and cooperatives based on business feasibility capabilities in basic economic principles. PNM Mekaar is a work program that aims to guide and prosper the community in order to achieve a better degree of life.

Services in management at PNM Mekaar are more specifically for women micro entrepreneurs with group-based services or unsecured rent responsibilities (guarantees) carried out at PNM Mekaar with the intention of being able to solve problems with access to financing to run their businesses with the help of initial capital of IDR 2,000,000 for each PNM Mekaar customer (Rahmadina & Muin, 2020).

There is a case from PNM Mekaar where there are 407 names listed as debt owners, in fact, they claim to have never made a loan. They reportedly have mixed debts. Starting from Rp. 850.000 to Rp. 2.000.000. Apparently, their personal data was allegedly misused by irresponsible individuals. This was revealed after the party from PNM collected a resident whose name was recorded as the owner of the debt. However, when the collection was made, the resident claimed to have never borrowed money. And regarding this case, PNM management has conducted an internal investigation since July 11, 2023 and also the police intervened to investigate the case.

So, from the explanation above, there are significant differences, especially in access to credit in the form of installments, interest rates, and also the emergence of cases regarding people whose names are recorded as debt owners. Even so, the community or MSME actors still take credit at PT. Permodalan Nasional Madani (Persero) Mekaar Ajung Branch. In addition to the absence of collateral on loan taking requirements, this can also happen due to factors that influence PNM Mekaar customers to take credit loans.

Factors that influence this include: 1) Cultural factors are fundamental determinants of desires and behaviors consisting of a collection of values, preferences, and behaviors that influence consumers (Priansa, 2017). 2) Social factors are both formal and informal interactions in a relatively permanent society whose members embrace similar interests and behaviors in their efforts to achieve common goals. 3) Personal factor

is a condition in which a person has the nature to be able to determine his decisions according to his wishes without any coercion from other parties (Hudani, 2020). 4) Psychological factors are impulses from a person that influence the selection of something based on flexibility of the product used, greater desire and ease of use of the product compared to others (Irwan, 2019).

Research can depart from the gaps found in studies that have been done by previous researchers, which are then referred to as research gaps. Research gaps are gaps that can be entered by a researcher based on experience or findings of previous studies (Ferdinand, 2014).

There is a Research Gap in this study which is based on Ratnasari's (2020) research which shows that psychological factors do not affect consumer decisions. Consumer decisions have a positive and significant influence on cultural, social, and personal factors (Warti, 2020). Harisandi, dkk (2019) which shows that cultural factors do not have an influence on purchasing decisions, while social factors and personal factors have an influence on consumer decisions.

Yahya Faizal Ajib (2022) shows that cultural and social have a significant influence on decision making, while personal and psychological do not have a significant influence on decision making. In addition, research from Susanto (2016), shows that cultural, social, personal and psychological have a significant influence on decision-making behavior. The difference in research results from previous studies above is the basis that the research gap that makes researchers want to discuss more about consumer behavior.

Based on this background, the problems of this study: 1) Are cultural factors a differentiating factor (discrimination) in loyal debtors or those who have the potential to move to PNM Mekaar Ajung Branch? 2) Is social factor a differentiator (discriminator) for loyal debtors or those who have the potential to move to PNM Mekaar Ajung Branch? 3) Is personal factor a differentiator (discrimination) for loyal debtors or those who have the potential to move to PNM Mekaar Ajung Branch? 4) Whether psychological factors are a differentiating factor (discrimination) in loyal debtors or who have the potential to move to PNM Mekaar Ajung Branch?

Based on the problems that have been raised, the objectives of this study are: 1) To test and analyze the role of cultural factors as a differentiator between loyal debtors and debtors who have the potential to move. 2) To examine and analyze the role of social factors as differentiators of loyal debtors and potentially moving debtors. 3) To examine and analyze the role of personal factors as differentiators of loyal debtors and potentially moving debtors. 4) To test and analyze the role of psychological factors as a differentiator between loyal debtors and debtors who have the potential to move. This research is expected to be a reference for other research, especially research in the field of Islamic economics on consumer behavior.

Research Methods

The research approach used in this study is quantitative research with discriminant analysis research methods. Discriminant analysis is a data analysis technique where the specific variable (variable Y) is categorical data (nominal) while the independent variable (variable X) is ordinal data. This discriminant analysis is included in multivariate analysis by the dependency method.

Discriminant analysis can be used to classify or group an individual into groups of two groups or more. A discriminant function can be said to be feasible to be formed if there are differences in mean values among the existing groups.

The population of this study is all MSME actors who take credit at PNM Mekaar Ajung Branch. With so many and scattered in various places members of the population who are consumers in this study, the research will not be carried out on all existing members. Rather, it will be carried out on sample members who are representative of members of the population.

To get sample members, researchers use the Snowball Sampling technique where the initial sampling technique is a small number, then this sample is told to choose other respondents to be used as samples again, and so on so that the number of samples continues to be large. So the researcher will go to one of the Ajung village communities who opened a business such as a grocery store that participated in taking credit at PNM Mekaar. Then the respondents who become the sample will designate other respondents who will be sampled, and so on.

After determining the sample members, the researcher will provide a questionnaire (questionnaire) containing statements from researchers which will later be selected according to what is happening in the field. If the Ajung villagers fill out the questionnaire, they automatically become sample members in the study. And if you do not want to fill out the questionnaire, then do not become a member of the sample.

To determine the number of samples, researchers use Ferdinand's opinion about the minimum size of sample members that can represent members of the population, which is 5 to 10 times the number of manifest variables (indicators) contained in the study⁶⁶. In this study, the number of indicators used was 16. So that the number of samples used is $N = 5 \times$ the number of indicators. Then the minimum number of sample members in the study is $5 \times 17 = 80$.

There are two types of data used in this study, namely primary data and secondary data. Primary data is obtained from questionnaire answers (questionnaires) from respondents related to consumer behavior problems. Secondary data is a source of research data obtained by researchers indirectly through intermediary media obtained and recorded by other parties or from the PNM Mekaar Ajung branch. While secondary data is obtained from articles, websites, and previous research.

The source of data from this study is MSME actors who have joined as customers at PNM Mekaar Banyuwangi branch. Meanwhile, the data collection technique uses questionnaires which will later be disseminated directly to these MSME actors and they will choose according to their own choices.

Results and Discussion

The Linkage of Cultural Factors Can Distinguish PNM Mekaar Debtors Who Are Loyal and Have the Potential to Move / Stop

Based on the results of statistical tests, the cultural variable (Bud) has a mathematical value of discriminant test of 0.050 and a degree of significance of less than 0.05 ($0.011 < 0.05$). So it can be seen that cultural variables (Bud) have a significant relationship to distinguish loyal debtors and those who have the potential to move / quit. The results of these calculations explain that culture is one of the factors that can distinguish loyal debtors and those who have the potential to move. This study used 2 indicators of cultural factors consisting of culture and sub-culture.

This result can occur because in cultural factors there are customs where since the emergence of products from PNM, namely Mekaar in 2015, the people of Ajung village take credit until now which until descend from mother to daughter also follow the Mekaar program and most of them take credit more than 1 round. In addition to the customs, the people in Ajung village have confidence, if taking credit is a good thing because it can rotate the business capital they have been living.

And when they want to pay installments, they do not need to go directly to the Mekaar PNM office, but one of the employees from Mekaar will go to the house of the group leader who has been agreed upon by the group members, and the installment money can be entrusted to the group leader who will later be given to Mekaar officers. That way it can facilitate debtors in installment payments.

The results of this study are in line with research conducted by Abu Bakar Akbar (2021), who in his research explained that cultural factors have a positive and significant influence on customer decisions in choosing a financial institution (Akbar, 2021). This happens because cultural factors are the basic cause of customer decisions caused by elements of customs and even based on customer habits in making decisions based on belief values, family generations and based on religion.

In this study, the level of knowledge of respondents in mastering and understanding related to this cultural factor is quite good. This can be seen from respondents' answers to questions about customs, values, beliefs that develop in the community and adequate location. On average, respondents answered in the affirmative regarding the questions asked by researchers.

This is also in line with research conducted by Yahya Faizal Azib (2022) explaining that cultural variables have a significant effect on customers' decisions in saving at one of the financial institutions. This result proves that the higher the level of trust in a product, the decision to save is higher and higher.

In this study there were 90 respondents who became debtors in PNM Mekaar, from the data obtained can show that respondents agree with the statements contained in the variables of cultural factors, where customs, belief values and locations that are very strategic or close to the scope of society can influence them to take credit at PNM Mekar.

The Linkage of Social Factors Can Distinguish PNM Mekaar Debtors Who Are Loyal and Have the Potential to Move / Stop

Based on the results of statistical tests, social factor variables have a significant degree of more than 0.05 ($0.580 > 0.05$). So it can be known that social variables (SOS) cannot distinguish loyal debtors and those who have the potential to move / quit. This study used 3 indicators of social factors consisting of reference groups, families, and roles and status.

Basically, social factors are important factors in credit decision making. Because in social factors there are reference groups where in taking credit there is influence from neighbors and friends or relatives. So the system of mekaar, they will be formed per group and each group consists of 10-15 members and each group will be elected group leader.

So the head of this group will look for members whose residential locations are close to each other. So most of them know about the Mekaar program from neighbors or relatives whose homes are nearby. So this prospective debtor will be given information about what advantages exist in PNM Mekaar such as the absence of collateral or collateral when applying for credit, when the money has been disbursed it will be transferred through the BRI account, and when opening a BRI account for balance disbursement, these prospective debtors do not need to go to the BRI bank, they only put their signatures, and for credit application document requirements, only use photocopies of KTP, KK, and also business photos.

When given information about the requirements by neighbors or relatives who are easy to apply for credit, they will be tempted to become credit debtors at PNM Mekaar. In addition to credit-making decisions influenced by neighbors, it can also be influenced by family. As well as from the in-laws or relatives, there are those who help debtors to develop the business they occupy, some are not helped at all. It can also influence these prospective debtors to make decisions in credit taking.

The results of this study are not in line with research conducted by Yahya Faizal Ajib (2022) who in his research explained that social variables prove that the higher the relationship with friends, family, and parents in influencing purchasing decisions, the decision to save at financial institutions is higher or increased (Isnan, 2020).

Research from Nandini Aisyah Isnan in her research explained that social factors influence consumer decision making. In the study, explained that the role of reference where it is included in the group, other group members can be a determining factor in making decisions. The role of a family can be used as a determinant of decision making that will obtain opinions from parents, brothers, sisters, or spouses. Roles and status can be factors to determine decision making.

A person's role is an activity carried out in front of people around him, every activity carried out will reflect a person's status in the community (Ajibi & Amri, 2022). In contrast to current research, it can be seen that social factors have no effect and cannot distinguish loyal debtors and those who have the potential to move.

The Linkage of Personal Factors Can Distinguish PNM Mekaar Debtors Who Are Loyal and Have the Potential to Move / Stop

Based on statistical tests, the personal factor variable (Pri) has a significance value of less than 0.05 ($0.042 < 0.05$). However, based on the results of the discriminant test analysis, Social variables (SOS) are not included in the discrimination equation so that social factors cannot distinguish loyal debtors and potentially move / quit. This study used 4 indicators of social factors consisting of age and life cycle taghap, employment, economic conditions, and lifestyle.

The results of this study are in line with research conducted by Andri Mitrawan (2021) in his research explaining that personal factors have a positive and significant influence on credit making decisions. In the study, explained that decision making can be influenced by personal characteristics including age and stage of the life cycle, occupation, economic circumstances, lifestyle as well as personality and self-concept (Mitrawan & Anugrah, 2020).

In this study, personal factors related to age and stage of the life cycle, occupation, economic conditions and lifestyle can be said to be quite high. This can be seen from the respondents' answer data where the average of their answers is affirmative. Based on these data, it can be seen that social factors can be able to increase the verdict as a loyal debtor of PNM Mekaar. This can happen because personal factors can be the decision of the community to take credit at PNM Mekaar which can be seen from several indicators, namely economic conditions, work and lifestyle.

When the poor economic condition of the Ajung village community can be an excuse for them to take credit at PNM Mekaar and when in their jobs they have a relatively low income, the presence of PNM Mekaar can help the community to improve their economy to be even better. As well as lifestyles that are not good and not balanced with the economy resulting from the businesses they open, this can influence them in credit-making decisions at PNM Mekaar. Thus, in this study personal factors can have a partial effect but cannot distinguish PNM Mekaar loyal debtors and those who have the potential to move.

The Linkage of Psychological Factors Can Distinguish PNM Mekaar Debtors Who Are Loyal and Have the Potential to Move / Stop

Based on the results of statistical tests, psychological factor variables (Psi) have a significance value of more than 0.05 ($0.78 > 0.05$). So it can be known that psychological variables (Psi) cannot distinguish loyal customers and those who have the potential to move / stop. This study used 4 psychological indicators including motivation, perception, knowledge, beliefs and attitudes.

Psychological factors often play a vulnerable role in credit-making decisions. Financial decisions, including credit making, are not only influenced by economic factors but also by several aspects such as motivation. These ajung villagers have the motivation to develop their businesses in order to help their economy on a daily basis. That's why they made a decision in making credit at PNM Mekaar. Apart from the motivational aspect, it comes from the knowledge aspect.

That in the knowledge of the people in Ajung village, credit is something that can make it easier for them to improve their economy if used properly, one example is the decision to make credit to develop a business that has been undertaken before. That way it can help the economy to be much better and the business they run is more developed.

The results of this study are not in line with research conducted by Ali Imran (2021) in his research explaining that psychological variables have a significant effect on customer decisions. As well as the results of Chairul Adhim's research (2020) in his research explained that psychological variables have a negative and significant effect on consumer behavior in purchasing decisions, so psychological factors consisting of motivation, perception are not able to influence consumer interest in making purchase decisions (Adhim, 2020).

Conclusion

Based on the analysis that has been done, researchers conclude the results of the above research

Cultural variables (Bud) have a partial and significant effect in distinguishing loyal debtors, namely to continue or not to use the program from PNM, namely Mekaar and those who have the potential to move. And, Cultural variables (Bud) are included in the process of forming discriminant equations. Thus, the Bud variable ranks first and only in terms of ability to group or distinguish categories of loyal and potentially moving debtors.

Social variables (SOS) do not have a partial and significant effect in distinguishing loyal customers and those who have the potential to move. Thus, the Sos variable is not included in the discriminant equation. Personal Variables (Pri) have a partial and significant effect on the Credit Making Decision (KPK) of the Ajung village community as a true debtor. However, based on the results of the discriminant test analysis, the Pri variable is not included in the discriminant equation. This is because the Pri variable cannot distinguish loyal customers and those who have the potential to move.

Psychological variables (Psi) do not have a partial and significant effect in distinguishing loyal customers and those who have the potential to move. Thus, the variable Psi is not included in the discriminant equation. Based on the results of the analysis, it can be concluded that the debtor discriminator that is able to distinguish loyal debtors and those who have the potential to move is the Bud variable. So, if the debtor does not understand about Sos, Pri, and Psi then it does not matter because the one who is able to discriminate against the three categories of debtors is Bud.

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