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The Effect of Promotions, Service Quality, and Financing Procedures on Customers' Decisions to Take Out a BRI Simpang Pebem KUR Loan

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Abstract : *This research is motivated by the suboptimal realization of People's Business Credit (KUR) distribution at PT Bank BRI Simpang Pebem Unit despite the continued increase in distribution targets. The study aims to analyze the influence of promotions, service quality, and financing procedures on MSME customer decisions in taking People's Business Credit (KUR), both partially and simultaneously. The study used a quantitative approach with a descriptive design. The study population was 552 MSME customers receiving KUR for the 2021–2025 period, with a sample of 85 respondents determined using the Slovin formula and accidental sampling techniques. Data were collected through Likert-scale questionnaires, interviews, documentation, and literature studies. Data analysis was carried out using validity tests, reliability tests, classical assumption tests, multiple linear regression analysis, t-tests, F-tests, and coefficients of determination. The results showed that promotions, service quality, and financing procedures each had a positive and significant effect on customer decisions. Simultaneously, all three variables also had a significant effect with an Adjusted R Square value of 0.433, indicating the model's ability to explain 43.3% of the variation in customer decisions. This study concludes that increasing the effectiveness of promotions, service quality, and ease of financing procedures are important factors in increasing the decision of MSME customers to utilize the People's Business Credit facility at PT Bank BRI Simpang Pebem Unit.*

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Introduction

Banking plays a strategic role in supporting the national economy through its intermediary function, connecting those with excess funds with those in need. One sector that relies heavily on access to bank financing is micro, small, and medium enterprises (MSMEs), as this sector contributes significantly to gross domestic product and absorbs a significant portion of Indonesia's workforce (Inafina, 2023). However, MSMEs still face various obstacles in obtaining business capital and investment, which limits their business capacity development and competitiveness (Kritikel.id, 2022). To support the strengthening of the MSME sector, the government has introduced the People's Business Credit (KUR) program, which is channeled through banks with lower interest rates and simpler procedures than commercial loans. This program is expected to increase business capacity, expand employment opportunities, and strengthen regional economies through easier access to financing (Lidyana, 2025; Coordinating Ministry for Economic Affairs of the Republic of Indonesia, 2025).

One of the banking units actively distributing KUR is Bank BRI Simpang Pebem Unit. Based on internal data and interview results, the KUR distribution target in this unit continued to increase throughout the period 2016 to 2025, reaching IDR 90 billion in 2025. However, this increase in the target was not followed by comparable realization achievements. In the period 2016 to 2019, the distribution realization was able to reach more than 97 percent of the target, while from 2020 to 2025 the realization percentage was only in the range of 66 percent to 82 percent. This condition indicates that the increase in the distribution target has not been fully realized, so it is necessary to evaluate various factors that have the potential to influence the decision of MSME customers in taking KUR financing.

MSME customers' decisions to take out KUR financing are not only influenced by capital needs, but also by how they obtain product information, experience the quality of service provided, and assess the ease of financing procedures implemented by the bank (Kotler et al., 2022). At the BRI Simpang Pebem Unit, promotions are carried out through personal selling, word of mouth, and the distribution of brochures containing information on interest rates, loan ceilings, and KUR application requirements. Although various promotional activities have been actively carried out, KUR disbursement in recent years has not been able to meet the established targets. Previous research also shows inconsistent results regarding the influence of promotions on credit decisions. Cahyadi and Diatmika (2021) found that promotions have a positive and significant effect on MSMEs' decisions to obtain credit, while Sucihati et al. (2020) concluded that promotions do not significantly influence KUR financing decisions.

In addition to promotions, service quality is also a factor considered by customers when making financing decisions. Services at the BRI Simpang Pebem Unit include information delivery, document completion assistance, survey processing, and fund disbursement. Public reviews via Google Reviews show an average score of 4.8, with the majority of reviews citing friendly and prompt service, although some ratings indicate aspects of the service that need improvement. Differences in previous research also indicate that the relationship between service quality and credit decisions has not yielded consistent conclusions. Suhendra et al. (2023) stated that service quality has a positive and significant effect on credit decisions, while Rahmawati and Widodo (2023) found that service quality does not significantly influence credit decisions.

Another issue relates to the KUR financing procedure. Although the application stages have been systematically structured and explained directly to prospective borrowers, MSMEs still discontinue the application process due to concerns about the business survey process, the completeness of administrative documents, and the lengthy loan approval time. These findings indicate that the perception of procedural ease is a crucial consideration in financing decisions. Previous research also shows inconsistencies. Suhendra et al. (2023) and Thoharudin et al. (2019) found that financing procedures positively influenced loan decisions, while Afkar and Syafi (2020) stated that credit procedures had no significant effect and tended to negatively influence customer decisions. These discrepancies in research findings indicate that the influence of financing procedures still requires further examination in the context of KUR distribution at BRI Bank Simpang Pebem Unit.

Based on these phenomena and various problems, this study aims to analyze the influence of promotion, service quality, and financing procedures, both partially and simultaneously, on the decisions of MSME customers in taking People's Business Credit (KUR) financing at Bank BRI Simpang Pebem Unit. This study is important because the increase in the KUR distribution target has not been followed by optimal realization achievements so that an understanding of the factors that influence customer decisions in utilizing these financing facilities is needed. The novelty of this study lies in re-examining

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the influence of promotion, service quality, and financing procedures simultaneously in the context of KUR distribution at Bank BRI Simpang Pebem Unit, by considering the inconsistencies in the results of previous studies on each variable so that it is expected to be able to provide empirical evidence that is more in accordance with the characteristics of this research object.

Methods

This study uses a quantitative approach with a descriptive research design. The quantitative approach was chosen because the study utilizes numerical data obtained through questionnaires distributed to respondents, which were then analyzed using statistical techniques to examine the effect of promotions, service quality, and financing procedures on MSME customers' decisions in taking People's Business Credit (KUR). The descriptive design was used to provide an overview of the condition of each research variable at BRI Bank Simpang Pebem Unit while analyzing the relationship between variables through multiple linear regression to determine the influence of each variable, both partially and simultaneously. The independent variables in this study consist of promotions, service quality, and financing procedures, while the dependent variable is customer decisions in taking KUR financing. The operationalization of each variable is arranged based on indicators referring to the concepts proposed by Monitaria and Baskoro (2021), Isa (2025), Chandra et al. (2020), Kuncoro and Suhardjono (2019), and Wulansari and Sukaris (2021).

The study population included all MSME customers receiving People's Business Credit (KUR) at BRI Bank Simpang Pebem Unit during the period 2021 to 2025, totaling 552 customers based on the bank's internal data. The sample size was determined using the Slovin formula with a 10 percent error rate, resulting in a sample of 85 respondents. The sampling technique used non-probability sampling with an accidental sampling method, namely respondents were selected based on customers who were accidentally encountered during the study and met the research criteria, including KUR customers who were still active, had received financing for at least three months, came directly to the bank during the study period, had an ongoing business, and were willing to complete the questionnaire completely and honestly.

The main research instrument was a questionnaire compiled using a Likert scale to measure all research variable indicators. Primary data were obtained through interviews with leaders, supervisors, customer service, and credit staff at Bank BRI Simpang Pebem Unit, as well as through the distribution of questionnaires to MSME customers receiving KUR. Meanwhile, secondary data were obtained from Bank BRI Simpang Pebem Unit's internal data and documentation in the form of customer reviews on Google Review as supporting information regarding service quality. In addition to interviews, questionnaires, and documentation, this study also utilized literature studies as a theoretical foundation. Prior to analysis, the research instruments were tested using validity and reliability tests. Next, classical assumption tests were conducted, including normality tests, multicollinearity tests, and heteroscedasticity tests. Data analysis was conducted using multiple linear regression analysis followed by hypothesis testing through t-tests to determine partial effects, F-tests to test simultaneous effects, and coefficients of determination to determine the ability of independent variables to explain variations in customer decisions. All tests refer to the provisions put forward by Sugiyono (2019), Ghozali (2018), Sujarweni (2019), Sudana and Setianto (2018), Machali (2021), Wardani et al. (2022), Levine et al. (2020), Holmes et al. (2020), and Roberts and Roberts (2020).

The research procedure began with initial data collection through interviews to obtain information regarding promotions, service quality, and financing procedures for People's Business Credit (KUR) at BRI Bank Simpang Pebem Unit. The next stage was the preparation of research instruments based on the indicators of each variable, then the distribution of questionnaires to respondents who met the sample criteria. The collected data were then tested for instrument quality through validity and reliability tests, then analyzed using the classical assumption test to ensure the feasibility of the regression model. The final stage of the research was carried out with multiple linear regression analysis followed by hypothesis testing through t-tests, F-tests, and coefficients of determination to obtain conclusions regarding the influence of promotions, service quality, and financing procedures on MSME customers' decisions in taking People's Business Credit (KUR) financing at BRI Bank Simpang Pebem Unit.

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Results and Discussion
Respondent Description

1. **Respondents by Gender and Age**

Table 1. Respondents by Gender and Age

Type Sex	Age			Total
	21–30 Years	31–40 Years	>40 Years	
Man	2	20	8	30
Woman	23	16	16	55
Total	25	36	24	85

Source: Processed primary data, 2026

Based on Table 1, the largest number of respondents were women aged 21–30, totaling 23 people. This is because at that age, some respondents are starting businesses to help increase family income. Based on the interview results, most of the female respondents were housewives who had side businesses or were developing businesses, thus requiring additional capital through People's Business Credit (KUR). Meanwhile, the fewest respondents were men aged 21–30, totaling 2 people. This is because in this age range, some still rely on personal capital or are still working while starting a business, so the need for KUR financing is not yet too great.

2. **Respondents Based on Length of Business and Length of Customer Experience**

Table 2. Respondents Based on Length of Business and Length of Customer Experience

Long Business	Length of Time as a KUR Customer		Total
	<1 Year	1–3 Years	
1–3 Years	18	22	40
4–6 Years	13	13	26
>6 Years	7	12	19
Total	38	47	85

Source: Processed primary data, 2026

Based on Table 2, most respondents had been in business and KUR customers for 1–3 years, totaling 22 people, as they began to require additional capital for business development. Meanwhile, the fewest respondents had been in business for more than 6 years but had been KUR customers for less than 1 year, totaling 7 people. This indicates that KUR utilization is related to capital needs according to business development.

3. **Respondents Based on Business Category and Loan Amount**

Table 3. Respondents Based on Business Category and Loan Amount

Category Business	KUR Loan Amount		Total
	Rp10–50 million	Rp. 50–100 million	
Culinary	13	10	23
Trading	10	13	23
Fashion	7	8	15
Service	6	9	15
Automotive & Technology	2	7	9
Total	38	47	85

Source: Processed primary data, 2026

The largest number of respondents were in the trading sector with KUR loans of IDR 50–100 million, totaling 13 people, reflecting their need for sufficient capital to maintain stock and meet consumer demand. Meanwhile, the fewest respondents were in the automotive and technology sectors with loans of IDR 10–50 million, totaling 2 people, as these businesses generally require larger capital for equipment, supplies, and inventory.

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Descriptive Statistics

Table 4. Descriptive Statistical Test Results

Variables	N	Minimum	Maximum	Mean	Standard Deviation
Promotion	85	21.00	40.00	32.2941	5.68168
Quality of Service	85	26.00	50.00	39.0588	7.39909
Financing Procedures	85	22.00	40.00	32.4353	5.69136
Customer Decision	85	20.00	40.00	32,3059	4.46687

Source: Processed primary data, 2026

The results of descriptive statistical processing provide an overview of the characteristics of each variable analyzed, including the lowest value, highest value, average (mean), and standard deviation, which are presented as follows:

1. Promotion Variable (X1)

   The statistical description of the promotion variable shows that the lowest score recorded was 21, while the highest score reached 40. The results of data processing showed an average value of 32.2941 with a level of data variation reflected through a standard deviation of 5.68168. This finding shows that overall respondents gave a fairly good response regarding the promotional activities carried out. In addition, the magnitude of the standard deviation indicates that the level of variation in respondents' answers is still relatively low because most of the answer values are centered on the average value.

2. Service Quality Variable (X2)

   The service quality variable recorded the lowest score of 26 and the highest score of 50. Based on the data processing, the mean value was 39.0588 and the standard deviation was 7.39909. This finding reflects the respondents' views regarding the quality of service received being in the good category, while the differences in answers between respondents were still within reasonable limits.

3. Financing Procedure Variable (X3)

   The financing procedure variable has a minimum value of 22 and a maximum of 40, with an average of 32.4353 and a standard deviation of 5.69136. These results indicate that respondents assess the financing procedure as quite good with a relatively small data spread, which ultimately respondents' answers are not far from the average value.

4. Customer Decision Variable (Y)

   The customer decision variable received a minimum value of 20 and a maximum value of 40, with an average of 32.3059 and a standard deviation of 4.46687. This condition shows that respondents have a fairly high tendency in making decisions, with data deviations still within normal limits.

   Overall, all research variables showed quite good average values, so it can be concluded that respondents gave a positive assessment to the variables studied.

Data Analysis Results

1. Validity Test

A. Promotion Variable (X1)

Table 5. Results of the Validity Test of the Promotion Variable (X1)

Question	rhitung	rtable	Conclusion
1	0.611	0.361	Valid
2	0.720	0.361	Valid
3	0.726	0.361	Valid
4	0.720	0.361	Valid
5	0.836	0.361	Valid
6	0.815	0.361	Valid
7	0.828	0.361	Valid
8	0.698	0.361	Valid

Source: Processed primary data, 2026

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Table 5The validity test of the promotion variable shows that all calculated r values exceed the table r (calculated r > table r). This condition indicates that each statement item is valid, has a significant correlation with the total score, and can be used for further research.

B. Service quality variable (X2)

Table 6. Results of the Validity Test of Service Quality Variables

Statement	rhitung	rtable	Conclusion
1	0.792	0.361	Valid
2	0.727	0.361	Valid
3	0.698	0.361	Valid
4	0.873	0.361	Valid
5	0.825	0.361	Valid
6	0.805	0.361	Valid
7	0.782	0.361	Valid
8	0.771	0.361	Valid
9	0.787	0.361	Valid
10	0.791	0.361	Valid

Source: Processed data, 2026

Table 6 shows that all statement items in the service quality variable (X2) have calculated r values that exceed the table r. Thus, all instruments are declared valid and suitable for use in the next research stage.

C. Financing Procedure Variable (X3)

Table 7. Results of the Validity Test of Financing Procedure Variables

Statement	rhitung	rtable	Conclusion
1	0.779	0, 361	Valid
2	0.592	0, 361	Valid
3	0.758	0, 361	Valid
4	0.869	0, 361	Valid
5	0.742	0, 361	Valid
6	0.788	0, 361	Valid
7	0.702	0, 361	Valid
8	0.777	0, 361	Valid

Source: Processed data, 2026

Table 7 shows that all statements in the financing procedure variable (X3) meet the validity criteria because the calculated r value is above the table r. Thus, all questionnaire items are declared valid for use in the study.

D. Customer Decision Variable (Y)

Table 8. Results of the Validity Test of the Customer Decision Variable (Y)

Statement	rhitung	rtable	Conclusion
1	0.670	0, 361	Valid
2	0.710	0, 361	Valid
3	0.832	0, 361	Valid
4	0.757	0, 361	Valid
5	0.747	0, 361	Valid
6	0.769	0, 361	Valid
7	0.587	0, 361	Valid
8	0.787	0, 361	Valid

Source: Processed data, 2026

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Table 8 shows the results of the validity test for the Customer Decision variable (Y), where all calculated r values are greater than r table (r count > r table). Therefore, all question items are declared valid and can be used in further research.

2. Reliability Test

Table 9. Reliability Test Results

Variabel	Cronbach Alpha	Kriteria	Kesimpulan
Promosi (X_1)	0,885	0,6	Reliabel
Kualitas Layanan (X_2)	0,930	0,6	Reliabel
Prosedur Pembiayaan (X_3)	0,890	0,6	Reliabel
Keputusan Nasabah (Y)	0,877	0,6	Reliabel

Source: Processed primary data, 2026

Based on the results of the reliability test, it shows that all variables have a Cronbach Alpha value above 0.6, namely promotion 0.885, service quality 0.930, financing procedures 0.882, and customer decisions 0.877.Thus, all instruments are declared consistent and meet the criteria as measuring tools in research.

Classical Assumption Test Results

1. Normality Test

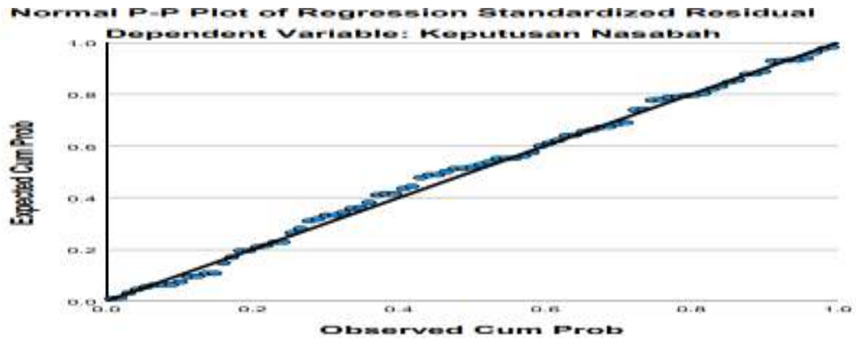

Figure 1. Normal GraphPP Plot

Source: Processed primary data, 2026

Based on the test results using the Normal PP Plot graph, it can be seen that the data distribution points are located around the diagonal line without showing any significant deviations. This condition indicates that the residual data has a pattern approaching a normal distribution.

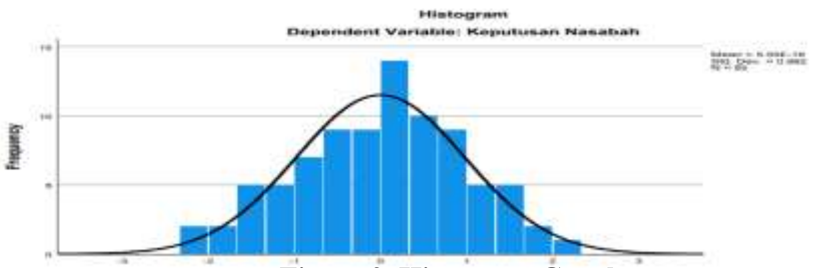

Figure 2. Histogram Graph

Source: Processed primary data, 2026

Based on the histogram graph, the data distribution pattern appears to be in the form of a bell-shaped curve (*bell shape*) and the distribution is relatively balanced around the mean value. This indicates that the residual data in this study exhibits a normal pattern.

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2. Multicollinearity Test

Table 10. Multicollinearity Test

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	3.917	3.486		1.124	.264		
	Promosi	.323	.065	.410	4.987	.000	.997	1.003
	Kualitas Layanan	.200	.050	.331	3.991	.000	.979	1.022
	Prosedur Pembiayaan	.313	.065	.399	4.799	.000	.976	1.024

Source: Processed primary data, 2026

Based on the results of the multicollinearity test above, it can be seen that all independent variables, namely Promotion, Service Quality, and Financing Procedures, have a tolerance value > 0.1 and a VIF value < 10.Thus, it can be concluded that there is no multicollinearity in the regression model of this study.

3. Heteroscedasticity Test

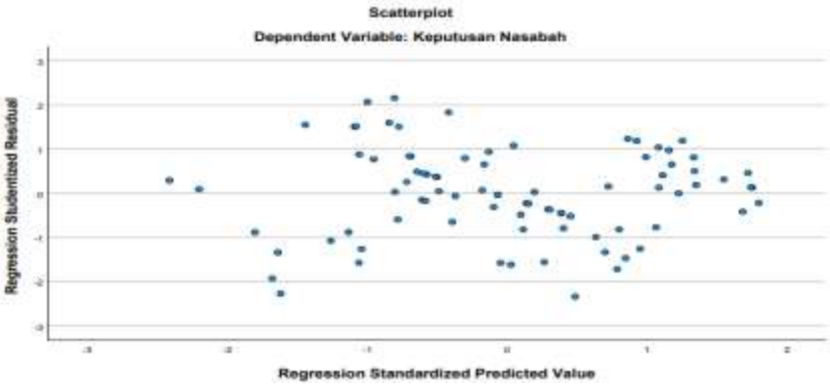

Figure 3. Heteroscedasticity test

Source: Processed primary data, 2026

The results of the scatterplot observations show that the observation points are spread randomly around the zero line without forming a particular pattern on the positive or negative side.This condition means that the regression model does not experience heteroscedasticity and is suitable for use in research.

Multiple Linear Regression Analysis

Table 11. Results of Multiple Linear Regression Analysis

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig
		B	Std. Error	Beta		
1	(Constant)	3.917	3.486		1.124	.264
	Promosi	.323	.065	.410	4.987	.000
	Kualitas Layanan	.200	.050	.331	3.991	.000
	Prosedur Pembiayaan	.313	.065	.399	4.799	.000

Source: Processed primary data, 2026

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Referring to the findings of the multiple linear regression analysis in Table 11, the multiple linear regression equation can be determined as follows: $Y = 3.917 + 0.410\ X_1 + 0.331\ X_2 + 0.399\ X_3$. From this equation, the following conclusions can be drawn:

1. The constant value a = 3.917 shows that if the promotion variable (X_1), service quality (X_2), and financing procedure (X_3) have a value of 0, then the customer decision value (Y) is 3.917.
2. The regression coefficient value $b_1 = 0.410$ indicates a unidirectional relationship between the promotion variable (X_1) and customer decisions (Y). This means that every 1 unit increase in promotion will increase customer decisions by 0.410.
3. The regression coefficient value $b_2 = 0.331$ indicates a unidirectional relationship between the service quality variable (X_2) and customer decisions (Y). This means that every 1 unit increase in service quality will increase customer decisions by 0.331.
4. The regression coefficient value $b_3 = 0.399$ indicates a unidirectional relationship between the financing procedure variable (X_3) and customer decisions (Y). This means that every 1 unit increase in financing procedures will increase customer decisions by 0.399.

Hypothesis Test Results

1. t-Test Results

Table 12. Partial Test (t-Test)

Model		t	Sig.
1	(Constant)	1,124	.264
	Promotion	4,987	.000
	Quality of Service	3,991	.000
	Financing Procedures	4,799	.000

Source: Processed Primary Data, 2026

Based on table 12, the regression coefficient value, t-count value, and significance value of each independent variable on the dependent variable can be seen.The t-table value in this study is 1.989, which is obtained from df = n - k - 1, namely 85 - 3 - 1 = 81. Based on these results, partial hypothesis testing can be explained as follows:

A. The significance value of variable X1 is 0.000 which is smaller than 0.05 ($0.000 < 0.05$) and the calculated t value is 4.987 which is greater than the t table ($4.987 > 1.989$). Thus, H1 is accepted, so it can be concluded that variable X1 has a significant effect on the dependent variable.

B. The significance value of variable X2 is 0.000 which is smaller than 0.05 ($0.000 < 0.05$) and the calculated t value is 3.991 which is greater than the t table ($3.991 > 1.989$). Thus, H2 is accepted, so it can be concluded that variable X2 has a significant effect on the dependent variable.

C. The significance value of variable X3 is 0.000, which is smaller than 0.05 ($0.000 < 0.05$), and the calculated t value is 4.799, which is greater than the t table ($4.799 > 1.989$). Therefore, H3 is accepted, so it can be concluded that variable X3 has a significant effect on the dependent variable.

2. F Test Results (Simultaneous)

Table 13. Simultaneous Test (F Test)

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	758.933	3	253.311	22.397	.000
Residual	916.115	81	11.310		
Total	1676.047	84			

Source: Processed primary data, 2026

Based on the results of data processing using the SPSS program, the F test results are presented in the ANOVA table. The test results show that the calculated F value is greater than the F table ($22.397 > 2.72$) and the significance value is less than 0.05 ($0.000 < 0.05$). This condition indicates that the

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independent variables jointly influence the dependent variable, so the regression model used in this study is deemed suitable for use.

Coefficient of Determination (R2)

Table 14. Results of the Determination Coefficient

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.673	.453	.433	3.36304

Source: Processed primary data, 2025

The determination coefficient analysis shows an Adjusted R Square value of 0.433, indicating that X_1, X_2, and X_3 explain 43.3% of the variation in Y, while the remaining 56.7% is explained by other factors outside the study.

Discussion

The Influence of Promotion on MSME Customer Decisions in Taking KUR

The research findings show that promotion (X_1) has a positive and significant influence on the decision of MSME customers regarding the taking of People's Business Credit (KUR) at PT Bank BRI Unit Simpang Pebem. This is reflected in the calculated t value of 4.987 which is greater than the t table of 1.989, and the significance value of 0.000 which is smaller than 0.05. In addition, the standardized coefficients beta value of 0.410 shows the meaning of promotion having a positive influence on customer decisions. The beta value also shows that promotion contributes an influence of 0.410 or 41.0% in the form of a standardized coefficient on customer decisions compared to other independent variables. Based on these findings, the first hypothesis (H_1) which confirms that promotion has a positive and significant relationship on the decision of MSME customers in taking People's Business Credit (KUR) is declared accepted.

These findings demonstrate that the promotional strategy implemented by PT Bank BRI Simpang Pebem Unit has been effective in increasing public confidence in deciding whether to take out People's Business Credit (KUR). Providing information about the benefits, requirements, and objectives of the KUR program through various promotional activities has helped potential customers better understand the products offered. This understanding is a crucial consideration before customers decide to apply for credit. Therefore, appropriate promotional implementation plays a broader role than simply introducing products, but also builds public interest and trust in the bank's services. The findings of this study reinforce the theory put forward by Saragih et al. (2022), who assert that promotion is part of a marketing strategy that serves as a communication medium between a company and its market. Through promotion, companies can convey information about products and services, thereby attracting attention and influencing the decisions of potential consumers. The more effective the promotion, the greater the chance that the public will become aware of, become interested in, and decide to use the financing product offered (Isa, 2025).

This research also produces the same results as the research belonging toYoga & Mukhlis, (2022)shows that promotions have a positive and significant relationship with customer decisions. This finding is also supported by researchKiong & Keni, (2023)which revealed that promotions can make a positive and significant contribution to shaping customer decisions. However, the results obtained in this study differ from those of Sucihati et al. (2020), who concluded that promotions had no partial influence on KUR financing decisions.

The Influence of Service Quality on MSME Customer Decisions in Taking KUR

The research findings show that service quality (X_2) has a positive and significant influence on MSME customers' decisions regarding the People's Business Credit (KUR) at PT Bank BRI Simpang Pebem Unit. This is indicated by the calculated t value of 3.991 which exceeds the t table of 1.989 with a significance value of 0.000 which is smaller than 0.05. In addition, the standardized coefficients beta value of 0.331 shows that service quality has a positive influence on customer decisions. The beta value

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indicates that service quality contributes an influence of 0.331 or 33.1% in the form of a standardized coefficient on customer decisions. Therefore, the second hypothesis (H_2) which states that service quality has a positive and significant influence on customer decisions is declared accepted.

These findings demonstrate that service quality plays a role in strengthening customers' decisions to take out microfinance loans (KUR). Service quality is a company's effort to meet consumer needs and expectations through the services provided, which can be seen from tangibles, reliability, responsiveness, assurance, and empathy (Chandra et al., 2020). Services provided through these five aspects can create a sense of comfort and trust among customers, thus encouraging them to choose to use KUR financing products. This is also in line with Wardhana (2024), who stated that good service quality can build customer trust and create long-term relationships with the company.

The results of this study align with those of Elyghasyah and Yustini (2025) and Astana and Suartawan (2023), which confirmed that service quality has a positive and significant effect on customer decisions. Conversely, Rahmawati and Widodo (2023) concluded that service quality has a negative and insignificant effect on credit decisions.

The Influence of Financing Procedures on MSME Customer Decisions in Taking KUR

Referring to the hypothesis analysis, the financing procedure variable (X_3) is proven to have a positive and significant relationship with the decision of MSME customers in taking People's Business Credit (KUR) at PT Bank BRI Unit Simpang Pebem Palembang. This is proven by the calculated t value of 4.799 which is greater than the t table of 1.989 and a significance value of 0.000 which is smaller than 0.05. In addition, the standardized coefficients beta value of 0.399 indicates that the financing procedure has a positive influence on customer decisions. The beta value shows that the financing procedure contributes an influence of 0.399 or 39.9% in the form of a standardized coefficient on customer decisions. Based on this, the third hypothesis (H_3) which confirms that the financing procedure has a positive and significant influence on customer decisions is declared accepted.

Based on the test results, (X_3) shows a positive and significant relationship with customer decisions, indicating that the implementation of financing stages is related to the credit application process. This is in accordance with the concept of financing procedures proposed by Asiyah (2019), which states that financing procedures are a series of mechanisms in distributing funds that regulate the financing process so that it runs in accordance with applicable regulations. Furthermore, Kuncoro and Suhardjono (2019) explain that financing procedures include the stages of application, credit analysis, credit granting decisions, and credit monitoring. Thus, financing procedures are part of the credit granting mechanism that regulates the implementation of financing from start to finish.Study Nur'avita & Alamsyah, (2024)explained that financing procedures have a positive and significant influence on customer decisions. Similar findings were presented by Thoharudin et al. (2019), who confirmed that financing procedures have a positive influence on customer decisions. The findings obtained in this study differ from those of Afkar and Syafi (2020), who confirmed that credit procedures have a negative and insignificant influence on credit decisions.

The Influence of Promotion, Service Quality, and Financing Procedures on MSME Customer Decisions in Taking KUR

The results of the analysis show that promotion (X_1), service quality (X_2), and financing procedures (X_3) simultaneously have a positive and significant influence on the decision of MSME customers in taking People's Business Credit (KUR) at PT Bank BRI Unit Simpang Pebem Palembang. This finding is supported by the calculated F value of 22.397 which is higher than the F table of 2.72 and a significance value of 0.000 <0.05, so the H_4 hypothesis is accepted. Furthermore, the Adjusted R Square value of 0.433 indicates that the three independent variables in this study are able to explain changes in customer decisions by 43.3%, while the other 56.7% is influenced by other factors not examined in this study.

The findings of this study reinforce Sumarwan's (2022) theory of consumer behavior, which asserts that consumer decisions are the result of evaluating various alternatives before making a choice. In this study, promotions, service quality, and financing procedures were factors customers considered before deciding to take out People's Business Credit (KUR).

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This finding aligns with a study by Cahyadi and Diatmika (2021), which showed that promotions, service quality, and credit procedures simultaneously had a positive and significant influence on MSMEs' decisions to borrow. This contrasts with the research by Sucihati et al. (2020), which used promotion, service, location, and interest rates as variables, with a coefficient of determination (R^2) of 64.1%.

This contrasts with the research by Rahmawati and Widodo (2023), which used interest rates, credit service quality, and credit procedures as variables, with a coefficient of determination (R^2) of 49.5%. This difference demonstrates that credit-taking decisions can be explained by different combinations of variables in each study. Therefore, this study focused on the variables of promotion, service quality, and financing procedures. The results showed that these three variables simultaneously had a positive and significant influence on MSME customers' decisions to take out People's Business Credit (KUR).

Conclusion

This study concludes that promotion, service quality, and financing procedures have positive and significant relationships with MSME customers' decisions to take out People's Business Credit (KUR) at PT Bank BRI Simpang Pebem Unit, both partially and simultaneously. The model explains 43.3% of the variation in customer decisions, while the remaining variation is related to other factors outside the research model. This study is limited by its setting in one PT Bank BRI work unit, a sample of 85 respondents, and the use of accidental sampling, which limits the generalizability of the findings. Future research may consider broader research settings, more representative sampling techniques, and additional variables to develop a more comprehensive model.

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