

The Influence Of Collateral And Loan Term On Credit Decisions At The Swadharma Savings And Loans Cooperative Artha Gemilang In Blahbatuh District, Gianyar Regency

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Abstract

There is attention and problems encountered related to collateral and loan terms in credit decisions at the Swadharma Artha Gemilang Savings and Loans Cooperative in Blahbatuh District, Gianyar Regency. The aim of the research is to determine the effect of collateral and loan terms simultaneously and partially on credit decisions at the Swadharma Artha Gemilang Du Savings and Loans Cooperative, Blahbatuh District, Gianyar Regency. The number of samples was determined using the Accidental Sampling method as many as 90 credit customers at the Swadharma Artha Gemilang Savings and Loans Cooperative in Blahbatuh District, Gianyar Regency. The data were analyzed using validity and reliability tests, classical assumption tests, multiple linear regression analysis, determination analysis, statistical analysis of the t test (t-test) and statistical analysis of the F test (F-test). The results of the research show that there is a positive and significant influence, both partially and simultaneously, between collateral and loan terms on credit decisions at the Swadharma Artha Gemilang Savings and Loans Cooperative in Blahbatuh District, Gianyar Regency.

Keywords: Collateral, Loan Term and Credit Taking Decisions

INTRODUCTION

A financial institution is a business entity that offers services in the financial sector. The source of funds from financial institutions comes from people who use the services of financial institutions which are then distributed back to the community in the form of credit, this can be used for purposes in the form of production or consumption. Indonesia has 2 types of financial institutions, namely bank financial institutions and non-bank financial institutions or what are usually called non-bank financial institutions.

Savings and Loans Cooperatives are cooperatives that carry out the business of storing and borrowing amounts of money for the needs of their members (Kasmir, 2012). In savings and loan cooperatives, every member who saves their money in the cooperative will be given a service reward. The new challenge faced by savings and loan cooperatives during the recovery stage of the Covid-19 virus attack is that cooperatives must be able to adapt to the wishes of their prospective members or customers who wish to apply for credit so that they are equally profitable.

However, the problem is that prospective members/customers or credit applicants often have to give up their intention to make credit decisions. This is because there is a system of

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using collateral as collateral and the loan term must be used as a time interval to pay off their credit on time. So, the collateral they have to provide sometimes reduces potential customers' interest in making credit decisions. Apart from that, the time period that must be taken to pay off the credit that was approved in the previous credit agreement or agreement. So, financial service institutions, especially Savings and Loans Cooperatives, must have their own strategies to overcome these problems.

15 According to Wibowo (2016), credit is money that can be matched by the borrower, based on a loan agreement between the bank and another party who can ask the debtor to pay the debt after a certain period of time, or provide a bill. Prabowo (2020) explains that collateral is a guarantee for a loan received or a person's guarantee or promise to cover the debt or obligation is not fulfilled. 13 The term guarantee comes from the Dutch language, namely *zekerheid* or *cautie*, which means the creditor's methods of guaranteeing the fulfillment of his claims, in addition to the debtor's general responsibility for his goods. So, the difficulty of requiring collateral requirements to be commensurate with the nominal amount of credit being applied for often makes credit customers think twice about making credit decisions because it is difficult or does not have collateral that complies with the institution's rules.

Prabowo (2020) explains that there are 3 things that must be taken into account when interpreting guarantees which are also applied by Savings and Loans Cooperatives, including the legality of ownership of the assets being pledged as collateral, assets pledged as collateral to the bank must be legally owned by the debtor. Collateral assets that are not legally owned by the debtor will create difficulties for the bank to execute them, if the credit received by the creditor becomes bad. Then the value of the assets being pledged as collateral, estimates the selling value of the assets or items being pledged as collateral. The selling price of the collateral is at least commensurate with the nominal credit, as well as the status of the assets being pledged as collateral, the status of the assets used as collateral will make it easier for the bank to execute the assets. If the status is not clear, it will make it difficult for the bank to take over ownership if it has been pledged to another banking institution. Apart from these three requirements, there are also additional requirements for customers who wish to use vehicle registration collateral such as BPKB as collateral, namely that the vehicle must be manufactured at least 2010.

The loan term is one element of credit . A time period is the time agreed upon by the creditor (credit granting financial institution) and the debtor (credit applicant customer) as the credit repayment period (Kasmir, 2012). The two explanations regarding the time period above

can explain that the time period influences credit decisions made by prospective members or customers, both directly and indirectly.

Astuti (2022) explains that the time period has three indicators in deciding the time period that will be chosen by customers or debtors provided by the Savings and Loans Cooperative, namely the short period intended for customers who borrow money to be used as working capital which will be returned in period of 1 year. Then there is a medium term which is intended for customers who borrow money which will be used to open their businesses such as MSEs (Micro Small Enterprises) which will be repaid within 2 years, and finally a long term which is intended for customers who borrow money which will they use it as an investment in purchasing vehicles, houses and even land, which will be returned within 3 years.

According to Griffin (2020) explains that the decision to take credit is a decision process in taking credit at a financial institution which starts from recognizing the problem, searching for information, assessing alternatives, making a decision, and finally obtaining behavior after taking credit, namely being satisfied or dissatisfied with something. that product. Qomariah (2015) explains that credit is a provider of money or capital that makes it easy for users of funds in accordance with the guarantee agreement and repayment period agreed by the party concerned.

Factors that influence credit-making decisions in previous research conducted by Tobing (2020) showed that credit guarantees had a significant effect on credit-making decisions. Meanwhile, research conducted by Wahyuningtyas (2021) obtained results that collateral did not have a significant effect on credit decisions. Research conducted by Ananda (2018) showed that the time period had a positive effect on decisions about taking credit. Meanwhile, research conducted by Pramesti (2022) and Utomo (2022) obtained results that the time period did not have a significant effect on credit decisions.

These two factors, namely collateral and loan term, are related to each other in the decision to take credit at the Swadharma Artha Gemilang Savings and Loans Cooperative which is located at Jl. Kebo Iwa No. 51A Blahbatuh, Gianyar Bali. The use of collateral is often the reason for making credit decisions because collateral is used as a benchmark for whether credit can be realized or not.

According to Ratnasari (2020), the more difficult the collateral requirements that must be used, the more it will influence the interest of potential customers in making credit decisions. In accordance with the definition, the term guarantee comes from the word "jamin" which means "to bear" so that guarantee can be interpreted as a guarantee. According to Kasmir

(2012), explaining the Credit Guarantee, a guarantee is a bank's belief in the debtor's ability to repay the credit in accordance with the agreement.

In this research, data from 2018 to 2022 is used. This is because it is in accordance with the request for data on credit decision decisions which must be complete and clear every year. Credit decisions are said to increase if prospective members or customers have agreed to the terms of the credit agreement, including credit guarantees and credit or loan terms. Based on data obtained from the development of credit decisions at the Swadharma Artha Gemilang Savings and Loans Cooperative from 2018 to 2022, it shows that there was a decrease in credit decisions from 2020 to 2022, where in that year entrepreneurs or MSEs (Micro Small Enterprises) were actively working to Look at financial institutions that provide credit or business capital loans to maintain and start your business again. The following is data on the number of credit decisions registered with the Swadharma Artha Gemilang Savings and Loans Cooperative in the period 2018 to 2022, presented in table 1 below.

Table 1
The number of registered credits at the Swadharma Artha Gemilang Blahbatuh Cooperative , Gianyar Regency is in the range 2018 to 2022

No	Year	Number of Registered Credits	Distributed Funds Calculation Rupiah (In Billions)
1	2018	177	Rp. 1,713,236,000,-
2	2019	328	Rp. 4,876,130,000,-
3	2020	190	Rp. 3,037,750,000,-
4	2021	124	Rp. 2,055,300,000,-
4	2022	118	Rp. 1,418,550,000,-

Source: Swadharma Artha Gemilang Blahbatuh Gianyar Cooperative

Based on table 1 above, it shows that the highest number of registered credits was in 2019, namely 328 registered credits with a calculation of disbursed funds of Rp. 4,876,130,000,-. Meanwhile, the lowest number of registered credits will be in 2022, namely 118 registered credits with a calculation of disbursed funds of IDR. 1,418,550,000. In this case,

the Savings and Loans Cooperative has to rack its brains to maintain the credit system in its company considering that credit is the main source of income for the Swadharma Artha Gemilang Blahbatuh Gianyar Savings and Loans Cooperative financial institution.

9 So based on the description above, the researcher is interested in researching research entitled "The Influence of Collateral and Loan Term on Credit Decisions at the Swadharma Artha Gemilang Savings and Loans Cooperative in Blahbatuh District, Gianyar Regency".

Hypothesis:

H1: Collateral has a positive and partially significant effect on credit decisions at the Swadharma Artha Gemilang Savings and Loans Cooperative in Blahbatuh District, Gianyar Regency.

H2: The loan term has a positive and partially significant effect on credit decisions at the Swadharma Artha Gemilang Savings and Loans Cooperative in Blahbatuh District, Gianyar Regency.

H3: Collateral and loan term simultaneously have a positive and significant effect on credit decisions at the Swadharma Artha Gemilang Savings and Loans Cooperative, Blahbatuh District, in Gianyar Regency.

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The objectives of this research are:

- a. To determine the effect of partial guarantees on credit decisions at the Swadharma Artha Gemilang Savings and Loans Cooperative in Blahbatuh District, Gianyar Regency.
- b. To determine the partial influence of the loan period on the decision to take credit at the Swadharma Artha Gemilang Savings and Loans Cooperative in Blahbatuh District, Gianyar Regency.
- c. To determine the effect of Collateral and Loan Term simultaneously on Credit Decisions at the Swadharma Artha Gemilang Cooperative in Blahbatuh District, Gianyar Regency.

Formulation of the problem:

- a. Does collateral have a partial effect on the decision to take credit at the Swadharma Artha Gemilang Savings and Loans Cooperative in Blahbatuh District, Gianyar Regency?
- b. Does the loan term partially influence the decision to take credit at the Swadharma Artha Gemilang Savings and Loans Cooperative in Blahbatuh District, Gianyar Regency?

- c. Do collateral and loan terms simultaneously influence the decision to take credit at the Swadharma Artha Gemilang Savings and Loans Cooperative in Blahbatuh District, Gianyar Regency?

RESEARCH METHODS

Based on the type of data, this research is categorized as quantitative research. This research was conducted at the Swadharma Artha Gemilang Savings and Loans Cooperative which is located on Jl. Kebo Iwa No. 51A Blahbatuh, Gianyar Regency, Bali. The objects used in this research are collateral (X₁), time period (X₂) and credit decision (Y). The population in this research is the total number of credit customers at the Swadharma Artha Gemilang Cooperative, totaling 937 people or credit customers. The number of samples used in this research was 90 customers with a sampling technique, namely *accidental sampling*. The data sources used in this research are primary data and secondary data. Based on the nature of the data used, namely quantitative data and qualitative data. The data collection techniques used in this research are as follows: observation, interviews, questionnaires and documentation studies. Data analysis techniques used include: Validity and Reliability Test of Research Instruments, Classic Assumption Test, Multiple Linear Regression Analysis, Determination Coefficient Analysis, Statistical Analysis of the t Test (t-test) and Statistical Analysis of the F Test (F-test).

RESULTS AND DISCUSSION

Validity and Reliability Test Results

To process the research data, tools were used, namely the IBM SPSS version 22 for Window's program. The test results were obtained as follows:

Table 2
Validity Testing Results

Variable	Code	Correlation coefficient	table value (α=5%)	Information
Guarantee (X ₁)	Guarantee_1	0.861	0.2072	Valid
	Guarantee_2	0.755	0.2072	Valid
	Guarantee_3	0.758	0.2072	Valid

Borrowing Period (X ₂)	Borrowing Period_1	0.838	0.2072	Valid
	Borrowing Period_2	0.851	0.2072	Valid
	Borrowing Period_3	0.809	0.2072	Valid
Credit Taking Decision (Y)	Credit Taking Decision_1	0.805	0.2072	Valid
	Credit Taking Decision_2	0.796	0.2072	Valid
	Credit Taking Decision_3	0.865	0.2072	Valid

Source: Appendix 9 (processed data, 2024)

Based on Table 2, it shows that the research instrument is *valid* and suitable for use as a research instrument . The results of reliability testing for each variable obtained the following data.

Table 3

Reliability Testing Results

Variable	Cronbach's Alpha Calculation Value	Standard	Information
Guarantee (X ₁)	0.693	0.6	Reliable
Borrowing Period (X ₂)	0.775	0.6	Reliable
Credit Taking Decision (Y)	0.758	0.6	Reliable

Source: Appendix 9 (processed data, 2024)

From the results of reliability testing, it can be said that all the measuring concepts for each variable in the questionnaire are *reliable*, which means that the questionnaire used in this research is a reliable questionnaire.

Classic assumption test

In determining the accuracy of the model, it is necessary to test several classic assumptions used, namely: Normality Test, Multicollinearity Test and Heteroscedasticity Test, which can be explained in detail as follows:

- a. Normality test

The results of the normality test in this study are as follows:

Table 4

**3
Normality Test Results**

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residuals
N		90
Normal Parameters ^{a, b}	Mean	.0000000
	Std. Deviation	1.02951125
Most Extreme Differences	Absolute	.076
	Positive	.063
	Negative	-.076
Statistical Tests		.076
Asymp. Sig. (2-tailed)		.200 ^{c, d}

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

Source: Appendix 9 (processed data, 2024)

Based on Table 4 above, it can be concluded that the research data is normally distributed.

b. **Multicollinearity Test**

The results of the multicollinearity test can be seen in Table 5 as follows:

**Table 5
Multicollinearity Test Results**

Model	Coefficients ^a					Collinearity Statistics	
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Tolerance	VIF
	B	Std. Error	Beta				
1 (Constant)	2,062	,671		3,073	,003		
Guarantee	,394	,091	,372	4,314	,000	,416	2,403
Loan Term	,494	,080	,536	6,213	,000	,416	2,403

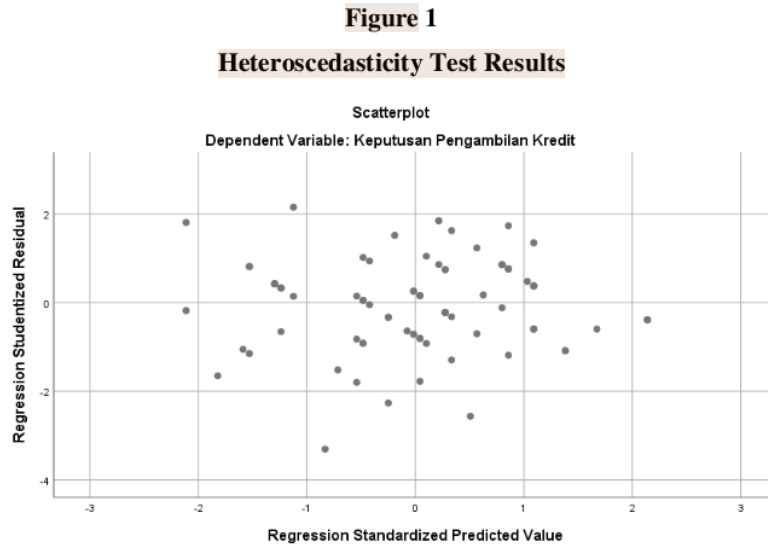
a. Dependent Variable: Credit Taking Decisions

Source: Appendix 9 (processed data, 2024)

Based on Table 5 above, it can be concluded that in this model there are no multicollinearity problems.

c. Heteroscedasticity Test

The results of the heteroscedasticity test can be seen as follows:



Source: Appendix 9 (processed data, 2024)

Based on Figure 1, based on the output above, it can be seen that the points spread unclearly above and below the number 0 on the Y axis, so there are no symptoms of heteroscedasticity in the regression model.

Multiple Linear Regression Analysis

A summary of the analysis results of the IBM SPSS version 22 for Window's program is presented in Table 6 below:

Table 6
IBM SPSS version 22 program analysis results for Window's The Influence of Collateral and Loan Term on Credit Decisions at the Swadharma Artha Gemilang Blahbatuh Savings and Loans Cooperative in Gianyar Regency

Information	B	t- test	Sig.
Constant	2,062	3,073	0.003
Guarantee (X ₁)	0.394	4,314	0,000
Borrowing Period (X ₂)	0.494	6,213	0,000
R value = 0.855			
Square Value = 0.731			

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$$F\text{-test} = 117.947$$

$$n = 90$$

Source: Appendix 9 (processed primary data, 2024)

Based on the results of multiple linear regression coefficient analysis using the *IBM SPSS version 22 for Window's computer program* in Table 6, it was obtained: $a = 2.062$; $b_1 = 0.394$; $b_2 = 0.494$ so the multiple linear regression coefficient equation is: $\hat{Y} = \alpha + b_1 X_1 + b_2 X_2$ or $\hat{y} = 2.062 + 0.394$ thus providing the following information:

- 1) The value of $a = 2.062$ means that if there is no attention to collateral and the loan term or the value is constant, then the credit decision will be an average of 2.062.
- 2) The value of $b_1 = 0.394$ means that if the collateral (X_1) is increased by one unit while the loan term (X_2) remains constant, then the credit decision will increase on average by 0.394.
- 3) The value of $b_2 = 0.494$ means that if the loan term (X_2) is increased by one unit, while the collateral (X_1) remains constant, then the credit decision will increase on average by 0.494.

So, it can be concluded that there is a simultaneous positive and significant influence between collateral and loan term on credit decisions at the Swadharma Artha Gemilang Blahbatuh Savings and Loans Cooperative in Gianyar Regency. The regression coefficient is positive, meaning there is a unidirectional relationship between collateral and loan term on credit decisions. This means that if the collateral is increased and followed by a loan term, then credit decisions will also increase.

Determination Analysis (R^2)

Based on the analysis results *IBM SPSS version 22 for Window's* in Table 6, obtained values *R Square* is 0.731. So the coefficient of multiple determination is $D=73.1\%$ (percent). This means that the contribution/contribution between collateral and loan term to the credit decision is 73.1% (percent) while the remaining 26.9% (percent) is contributed by other factors which are not discussed in this research.

Statistical Analysis t Test ($t\text{-test}$)

Hypothesis 1: Collateral has a positive and partially significant effect on credit decisions at the Swadharma Artha Gemilang Blahbatuh Savings and Loans Cooperative in Gianyar Regency.

Based on the $t_{1-\text{count}}$ value = 4.314 > $t_{\text{table}} = 1.663$. This means that H_0 is rejected and H_a is accepted. Because the $t_{1-\text{calculated}}$ value is in the H_0 rejection area, this means that collateral has a partially positive and significant effect on the decision to take credit at the Swadharma Artha Gemilang Blahbatuh Savings and Loans Cooperative in Gianyar Regency. This means that the better the partial guarantee, the more the decision making at the Swadharma Artha Gemilang Blahbatuh Savings and Loans Cooperative in Gianyar Regency will increase (hypothesis proven).

Hypothesis 2: The loan term has a positive and partially significant effect on credit decisions at the Swadharma Artha Gemilang Blahbatuh Savings and Loans Cooperative in Gianyar Regency

$t_{2-\text{count}}$ value = 6.213 > $t_{\text{table}} = 1.663$. So the conclusion is that H_0 is rejected and H_a is accepted. Because the $t_{2-\text{calculated}}$ value is in the area of rejection of H_0 , there is a positive and partially significant influence between the loan term on the decision to take credit at the Swadharma Artha Gemilang Blahbatuh Savings and Loans Cooperative in Gianyar Regency. This means that the higher the partial loan term, the more the decision to take credit at the Swadharma Artha Gemilang Blahbatuh Savings and Loans Cooperative in Gianyar Regency will increase (proven hypothesis).

Statistical Analysis of F Test (F-test)

Hypothesis 3:

Guarantee and the loan term simultaneously have a real and significant effect on credit decisions at the Swadharma Artha Gemilang Blahbatuh Savings and Loans Cooperative in Gianyar Regency

Based on $F_{\text{calculated}}$ value = 117.947 > $F_{\text{table}} = 3.10$ then H_0 is rejected and H_a is accepted. Because the $F_{\text{calculated}}$ value is in the H_0 rejection area, this means that there is a real and significant simultaneous influence between collateral and loan term on credit decisions at the Swadharma Artha Gemilang Blahbatuh Savings and Loans Cooperative in Gianyar Regency. So in accordance with the hypothesis proposed which reads "Guarantee and the loan term simultaneously have a real and significant influence on credit decisions at the Swadharma Artha Gemilang Blahbatuh Savings and Loans Cooperative in Gianyar Regency. This means that the better the guarantee provided and the better the loan term simultaneously, the decision

to take credit at the Swadharma Artha Gemilang Blahbatuh Savings and Loans Cooperative in Gianyar Regency will also increase (proven hypothesis).

Interpretation of Research Results

The Effect of Collateral on Credit Taking Decisions

Based on the results of the t test, the results show that guarantees have a partially positive and significant effect on credit decision decisions at the Swadharma Artha Gemilang Blahbatuh Savings and Loans Cooperative in Gianyar Regency. This is shown by the $t_{\text{count}} = 4.314 > t_{\text{table}} = 1.663$. The better the collateral used as collateral, the higher the opportunity to make credit decisions. Based on facts in the field, it can be seen through distributing questionnaires, the average score for the guarantee variable is 3.72, which means it is in the less agree category. This can be used as an evaluation by the Swadharma Artha Gemilang Blahbatuh Savings and Loans Cooperative in Gianyar Regency to improve the guarantee system or create new regulations regarding credit guarantees that are in accordance with creditor classification, so that it does not burden creditors. By improving the appropriate collateral system, it will be possible to improve credit making decisions.

Because there is a guarantee system that will be used as collateral in borrowing business capital and has criteria according to KSP. Swadharma artha Gemilang, Blahbatuh, Gianyar, namely 2010 for vehicle documents, the validity of the collateral used, the ownership status of the collateral used, this guarantee aims to provide a sense of security for the lender if at any time the debtor is unable to fulfill his obligations in credit payments, so that the collateral can be sold by financial institutions in exchange for repayment of the credit that has been given. This is in line with research conducted by Wahyuningtyas (2021) which found that collateral had a positive and significant effect on credit decisions.

The Influence of Time Period on Credit Taking Decisions

Based on the results of the t test, the results show that the time period has a partially positive and significant effect on credit decision decisions at the Swadharma Artha Gemilang Blahbatuh Savings and Loans Cooperative in Gianyar Regency. This is shown by the $t_{\text{calculated}} = 6.213 > t_{\text{table}} = 1.663$. The loan term is the time period agreed upon in the previous credit agreement by the debtor and creditor for the return of the loan amount according to the given time period. Cashmere (2012) explains that the time period is one of the elements of credit, where the time period is the time agreed by the creditor (credit granting financial institution) and the debtor (credit applicant customer) as the credit repayment period.

Based on the results of distributing the questionnaire, it can be seen that the average score for the time period variable is 3.58, including the less agree category. This can also be used as an evaluation for the Swadharma Artha Gemilang Blahbatuh Savings and Loans Cooperative in Gianyar Regency in determining the term for borrowing credit. The more flexible the time period given, the more interested prospective customers or credit applicants will be in making credit decisions. The loan period is also used as a time limit for completing installments on time and reducing problems in credit decisions.

So it can be said that the loan term has a positive and significant influence on credit decisions at the Swadharma Artha Gemilang Blahbatuh Savings and Loans Cooperative in Gianyar Regency. This is in accordance with research conducted by Ananda (2018) which states that there is a positive influence of the term variable on the decision to use credit.

The Influence of Collateral and Time Period on Credit Taking Decisions

Based on the results of the F test, the results show that guarantee and term have a partially positive and significant effect on credit decision decisions at the Swadharma Artha Gemilang Blahbatuh Savings and Loans Cooperative in Gianyar Regency. This is shown by the $F_{\text{-calculated value}} = 117.947$ which is greater than the $F_{\text{-table value}} = 3.10$. This is supported by research conducted by Tobing (2020) and Ananda (2018) that indeed collateral and term have a positive and significant influence on credit decisions. Determination analysis showed that the value of $R \text{ Square} = 0.731$. So the magnitude of the coefficient of multiple determination ($D=73.1\%$), this means that the magnitude of the contribution/collateral contribution and loan term to the decision to take credit at the Swadharma Artha Gemilang Blahbatuh Savings and Loans Cooperative in Gianyar Regency is 73.1% (percent) while the remaining 26.9% (percent) was influenced by other factors which were not discussed in this study.

Based on the average questionnaire score for the credit decision variable, it is 3.92, which is included in the disagree category. So in this case the company must pay attention to the guarantee given to the creditor when making a loan and provide a loan term that is in accordance with the creditor's ability to pay the loan. So with this suitability, creditors will be more confident in making loans and credit decisions will improve. Results of research conducted by Pradnyawati (2023), Sulindawati (2023) emphasizes that collateral and loan term simultaneously have a positive and significant effect on credit decisions.

CONCLUSION

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- a. Collateral and loan term simultaneously have a positive and significant effect on credit decisions at the Swadharma Artha Gemilang Blahbatuh Savings and Loans Cooperative in Gianyar Regency . This is shown by the $F_{\text{-calculated value}} = 117.947 > F_{\text{-table}} = 3.10$ which means that the higher the collateral and loan term The better it is simultaneously, the credit decision making at the Swadharma Artha Gemilang Blahbatuh Savings and Loans Cooperative in Gianyar Regency will also improve.
- b. Collateral has a partial positive and significant effect on credit decisions at the Swadharma Artha Gemilang Blahbatuh Savings and Loans Cooperative in Gianyar Regency . This is shown by the $t_{\text{-calculated t value}} = 4.314 > t_{\text{table value}} = 1.663$, which means that the higher the partial guarantee provided, the credit decision making at the Swadharma Artha Gemilang Blahbatuh Savings and Loans Cooperative in Gianyar Regency will also increase .
- c. The loan term has a partially positive and significant effect on credit decisions at the Swadharma Artha Gemilang Blahbatuh Savings and Loans Cooperative in Gianyar Regency . This is shown by the $t_{\text{-calculated t value}} = 6.213 > t_{\text{table value}} = 1.663$ which means that the better the loan term partially, the decision to take credit at the Swadharma Artha Gemilang Blahbatuh Savings and Loans Cooperative in Gianyar Regency will also increase .

SUGGESTION

- a. that the Swadharma Artha Gemilang Blahbatuh Savings and Loans Cooperative in Gianyar Regency communicate this to debtors so that an agreement can be reached regarding the collateral that will be guaranteed during the credit taking process.
- b. To the Swadharma Artha Gemilang Blahbatuh Savings and Loans Cooperative in Gianyar Regency, they can communicate this to debtors in order to obtain a time period that is in accordance with the classification of credit takers.
- c. The Swadharma Artha Gemilang Blahbatuh Savings and Loans Cooperative in Gianyar Regency should provide an understanding or explanation to the debtor before the debtor decides to take out credit .
- d. For future research that wants to examine similar research, it is advisable to add more varied variables such as interest rates, assets, etc., so that the results obtained are more *representative* and accurate.

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