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Motivation's influence on credit decisions: unveiling the moderating effect of brand awareness in PT Bank Syariah Indonesia Tebing Tinggi branch

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ABSTRACT

The number of MSMEs in Indonesia is very large, but the portion of credit financing to MSMEs is still very small when compared to the percentage of the number of MSMEs. Therefore, this study aims to analyze the effect of MSME customer motivation on credit decisions at PT Bank Syariah Indonesia through brand awareness as a moderating variable. This research is a quantitative descriptive study conducted on 250 MSME customers of PT Bank Syariah Indonesia, who have credit with current status and are willing to be respondents. Sampling method with accidental sampling. This study uses primary data collected by questionnaires distributed to respondents. Respondents' perceptions were measured using a Likert scale. Research with SEM model, data processing with PLS 3.0 smart software. The results showed that motivation and brand awareness has a significant effect on MSME customer credit decisions at PT Bank Syariah Indonesia Tebing Tinggi branch. Brand awareness can be a moderating variable in the influence of motivation on credit decisions of MSME customers of PT Bank Syariah Indonesia Tebing Tinggi Branch. The implication of this research is targeting the policy of increasing Islamic bank credit financing that is oriented towards brand awareness.



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Introduction

Indonesia is a country that has a spread of islands located between the South China Sea, Java Sea and Indian Ocean. The wide distribution along the equator makes Indonesia get enough sunlight throughout the year and has scattered resources. The utilization of these resources is mostly managed by small-scale economic units. These small-scale economic activities are managed by individuals or families to fulfill their daily needs. Individual or family business actors who carry out these business activities are also known as Micro, Small and Medium Enterprises (MSMEs). MSMEs classified as small businesses are very numerous in Indonesia. According to data presented by the Central Bureau of Statistics and the Ministry of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia, the number of MSMEs in Indonesia is 58,970,000 units, on the other hand, large enterprises (UB) only amount to 4,987 units. This data shows that the Indonesian economy is driven by the MSME sector by 99.9%, the rest is driven by large businesses by 1%. The large number of MSME businesses is not followed by the amount of bank credit financing in Indonesia to the MSME sector. Bank credit

financing in the MSME sector only amounted to 19.8% (Faqir, 2021). The portion of credit financing to MSMEs is still very small when compared to the percentage of the number of MSMEs as the driving force of the Indonesian economy. The difficulty in accessing bank credit comes from the unbankability of business documents or from banks that use conditions that are difficult for MSME actors to fulfill. From the banking side, the requirements set are related to regulations regarding banking risk management. Microcredit financing to MSMEs by PT Bank Syariah Indonesia as of the first semester / June 2020 amounted to IDR 41 T or 13.9% of the total credit of PT Bank Syariah Indonesia (Wiratmini, 2021).

Almost all branch offices of Bank Syariah Indonesia have micro credit services, even to improve services to micro customers, Bank Syariah Indonesia has established micro units close to traditional markets so that micro customers who have MSMEs are served more quickly. This strategy of approaching the microcredit target market can improve services and encourage customers to get to know Bank Syariah Indonesia better. Public recognition of Bank Syariah Indonesia will encourage an increase in their interest and trust in using Islamic banking products. This is an opportunity for Islamic banks to increase the amount of microcredit for the community, especially MSME players. Apart from getting closer to the target market, micro unit services also increase the impression that Bank Syariah Indonesia has concern for MSME players. So that Bank Syariah Indonesia can influence the psychology of MSME customers. In this study, researchers emphasize the psychological condition of MSMEs in deciding on credit in banks, especially to PT Bank Syariah Indonesia. The decision to choose financing through banking institutions is influenced by motivational variables (Andreas, 2016) and banking brand equity which is the choice of customers. Brand equity consists of 4 variables in this study, one variable will be used, namely brand awareness (Zainal, 2017).

Credit decisions to banks by MSME customers are choices driven by the need for additional capital as a result of changes in raw material prices and the desire of business actors to expand their businesses. Changes in raw materials that tend to rise open up opportunities for independent banks to increase their micro credit portfolio because MSME players need additional capital for their business. In line with that, efforts to get closer to MSME players are carried out so that it is expected to increase awareness of the Bank Syariah Indonesia brand in micro credit services. These two things are important to see if they can be in line in influencing credit decisions at independent banks. MSME actors basically need capital to develop their business. One way to obtain this capital is through bank loans. The motivation of MSME actors plays an important role in determining their credit decisions (Nasrulloh et al., 2022; Suci, 2020). High levels of motivation tend to result in higher quality and more sustainable businesses. Intrinsically motivated MSMEs are more likely to manage their businesses better, create solid business plans, and utilize credit funds effectively. This increases their credibility in the eyes of financial institutions and helps to obtain loan approval more easily.

Strong motivation often reduces perceived risk on the part of financial institutions. Highly motivated MSME players tend to have a more optimistic view of the future of their business and feel more confident in taking the risks associated with taking credit. This can be a factor that increases the likelihood of credit approval, especially if accompanied by a solid business plan and a good track record in financial management. High motivation also has an impact on MSME actors' ability to manage finances (Mustafa et al., 2023). They will be more likely to plan and allocate credit funds wisely, ensuring that the funds are used to support sustainable business growth. These financial management skills are an important factor that financial institutions consider in assessing the viability of borrowers. Highly motivated MSMEs will build better relationships with financial institutions. They will be more active in seeking information on financial products and services, communicate regularly with banks or financial institutions, and build a reputation as reliable borrowers. This can help them to secure greater financial support and more favorable credit conditions from financial institutions. This good relationship will be mutually beneficial for both parties. MSMEs get the capital needed for their business development, while the banks get customers who use their products.

In addition to motivation, brand awareness was also found to have a significant effect on MSME credit decisions (Aisyah & Arif, 2023). In the context of Islamic banks as one of the lenders to MSMEs, Islamic banks are known to have strong brand awareness, so they are considered a more trusted choice and in accordance with the sharia values held by MSMEs. With high brand awareness, Islamic banks tend to be preferred as the main financial partner (Aida, 2018; Salam & Rahmawati, 2020), because they are considered to have high compliance with Islamic principles in their operations. Brand awareness will also encourage increased interest in Islamic bank products (Kaharuddin, 2019). High brand awareness of Islamic banks reflects the availability of products and services that comply with sharia principles, such as *mudharabah*, *musyarakah*, and *murabahah* financing. Consumers who are aware of a brand tend to be more interested in using the brand's products and services (Arianty & Andira, 2021; Arista & Lasmana, 2019; Astuti et al., 2021; Cahyani & Sutrasmanawati, 2016; Haribowo et al., 2022; Novansa & Ali, 2017; Satria & Pudjoprayitno, 2022; Sivaram et al., 2019; Sukiman &

Salam, 2021; Sunaryo & Sudiro, 2017). Awareness of the Islamic bank brand influences MSME decisions to take credit from Islamic banks rather than conventional banks.

High brand awareness can also influence MSMEs' perception of the quality of services and support provided by Islamic banks. Islamic banks with strong brand awareness are often perceived as having high standards in terms of customer service, transparency and compliance with sharia principles. This can build MSMEs' trust in Islamic banks and influence their decision to take credit from such banks. Thus, brand awareness of Indonesian Islamic banks plays a crucial role in shaping MSME preferences and decisions in terms of financing and other financial needs in accordance with sharia principles.

Providing financing or credit to MSMEs is one of the main tasks of banks. The low level of bank credit financing to the MSME sector, amid the very large number of MSMEs in Indonesia, is an important problem that requires in-depth study. A review from the customer's perspective is needed to find out the factors that are considered by them in making credit decisions. Therefore, this study aims to analyze the influence of the motivation of PT Bank Syariah Indonesia's MSME customers on decisions to take micro credit. This research will also analyze the influence of PT Bank Syariah Indonesia's brand awareness on micro credit decision making, as well as test brand awareness moderation on the influence of MSME customer motivation on credit decisions. This research is expected to contribute to providing insights for the management of Bank Syariah Indonesia regarding the factors that play a significant role in encouraging MSME actors to make credit decisions and how brand awareness moderates their relationship.

Method

This research is quantitative descriptive research. The variables studied include credit decisions as the dependent variable, brand awareness as a moderating variable and motivation as an independent variable. The research was conducted on 250 MSME customers of PT Bank Syariah Indonesia who have credit with current status. The sampling technique used accidental sampling technique. Accidental Sampling is a sampling technique based on chance, meaning that anyone who happens to encounter the researcher can be used as a sample, if the person encountered is deemed suitable as a data source (Sugiyono, 2019). This study uses primary data collected by questionnaires distributed to respondents. Respondents' perceptions were measured using a Likert scale consisting of five points, namely 1 strongly disagree, 2 disagree, 3 neutral, 4 agree, 5 strongly agree. Likert Scale is a measurement tool used in social research to gauge respondents' attitudes or opinions toward a given statement or statements.

The Likert Scale typically consists of statements presented to respondents, and for each statement, respondents are asked to indicate the extent to which they agree or disagree with the statement. The data analysis method uses the SEM model. The data processing method uses Smart PLS software. Testing the instrument using a validity test from the results of data analysis using a discriminant validity table and testing the reliability of the instrument using a table construct reliability and validity. To see the structural model, we will use a structural model analysis or an inner model by looking at the results of the analysis in the R-square and F-square tables. After the instrument is declared valid and reliable and the proposed model is declared fit or good, then hypothesis testing is carried out based on the path coefficients (Ghazali, 2014).

Results and Discussions

Numerical Results

To test the reliability of the instrument, pay attention to the values displayed in the table construct reliability and validity as follows:

Table 1. Construct Reliability and Validity

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
BA	0,892	0,892	0,925	0,756
KK	0,853	0,855	0,895	0,630
MO	0,928	0,928	0,946	0,777

Source: Processed Data (2024)

To see reliability using the values in the Cronbach alpha column, rho_A, and composite reliability the value must be above 0.7 and the AVE value must be above 0.5. Table 1 shows that the instrument used has good reliability as seen from the Cronbach's alpha value above 0.7, as well as the rho_a value above 0.7, the composite

reliability value also above 0.7, the last AVE value above 0.5. Because all meet the requirements so that the research instrument is declared reliable. To test the validity of the instrument, pay attention to the values displayed in the Fornell-Larcker criterion table and HTMT on the results of the following discriminant validity table analysis:

Table 2 Fornell-larcker Criterion

	BA	KK	MO
BA	0,869		
KK	0,600	0,794	
MO	0,524	0,794	0,882

Source: Processed Data (2024)

The Fornell-Larcker criterion requires the value of each variable to be brought up to 0.9. The results of the analysis are shown in table 2 shows that the values of each instrument are below 0.9 (<0.9) so that according to the Fornell-Larcker criterion the research instrument is declared valid.

Table 3 Heterotrait-Monotrait Ratio (HTMT)

	BA	KK
BA		
KK	0,685	
MO	0,574	0,891

Source: Processed Data (2024)

The use of the HTMT value to assess reliability requires that all values between variables must be brought to 0.9. The results of the analysis are shown in table 3 shows that the values of each instrument are below 0.9 (<0.9) so that according to the HTMT criteria, the research instrument is declared valid. To test the research model using the inner model with the following table of R-square and f-square values:

Table 4. R-Square Values

	R Square	R Square Adjusted
KK	0,692	0,688

Source: Processed Data (2024)

Because there is only one exogenous variable, the study uses an R Square value of 0.692 or 69.2%. The ability of motivation to explain credit decisions is 69.2%, thus the model is moderate.

Table 5 F-Square Values

	BA	KK
BA		0,124
KK		
MO		1,018

Source: Processed Data (2024)

Table 5 shows the magnitude of the effect size of the exogenous variable to the endogenous one when the magnitude of the effect is if one of the variables is omitted. The brand awareness variable has an effect size classified as moderate/moderate which lies between 0.124-0.15 and the motivation for credit decisions is 1.018 which is strong.

Table 6 Path Coefficients

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
BA -> KK	0,232	0,230	0,050	4,593	0,000
MO -> KK	0,672	0,675	0,042	15,989	0,000
Moderating Effect 1 -> KK	-0,068	-0,065	0,034	2,016	0,044

Source: Processed Data (2024)

From table 6 the path coefficients table shows that brand awareness has a positive and significant effect on credit decisions with a value of V hammer $0.000 < 0.05$. The second shows that motivation has a positive and significant effect on credit decisions with a value of V -Values $0.000 < 0.05$. The third shows that motivation influences credit decisions and the brand awareness variable moderates the influence of motivation on credit decisions. The moderating ability of brand awareness looks positive and significant with a value of V -Values $0.044 < 0.05$.

Graphical Results

This section displays a graphic image for the measurement value of the reliability of the research instrument:

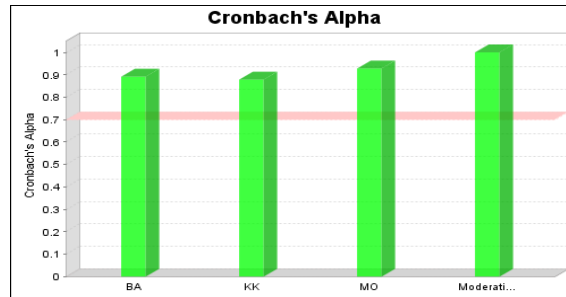


Figure 1. Graphic Cronbach's Alpha

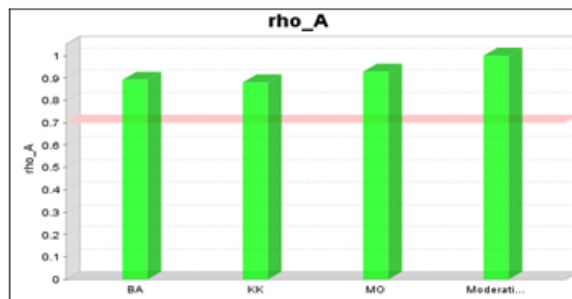


Figure 2. Graphic Rho_A

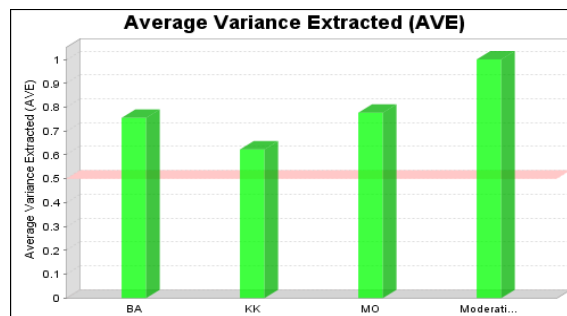


Figure 3. Graphic AVE

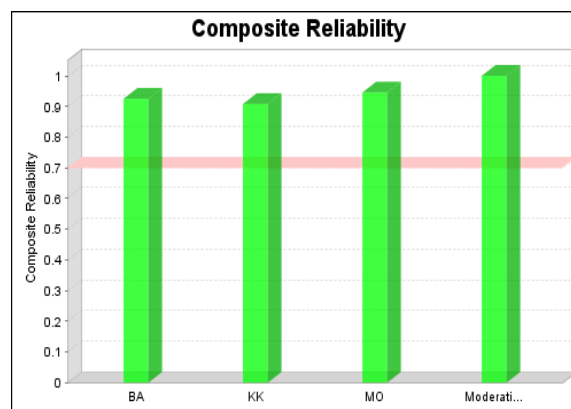


Figure 4. Graphic Composite Reliability

Source: Processed Data (2024)

In Figure 1 Cronbach's alpha shows all values are above the minimum threshold of 0.7. Figure 2 Rho_A shows all values are above the minimum threshold value of 0.7. Figure 3 AVE shows all values above the minimum threshold of 0.5. Figure 4 composite reliability shows all values above the minimum threshold of 0.7. From the graphic image, it can be seen that all instruments for collecting research data are reliable.

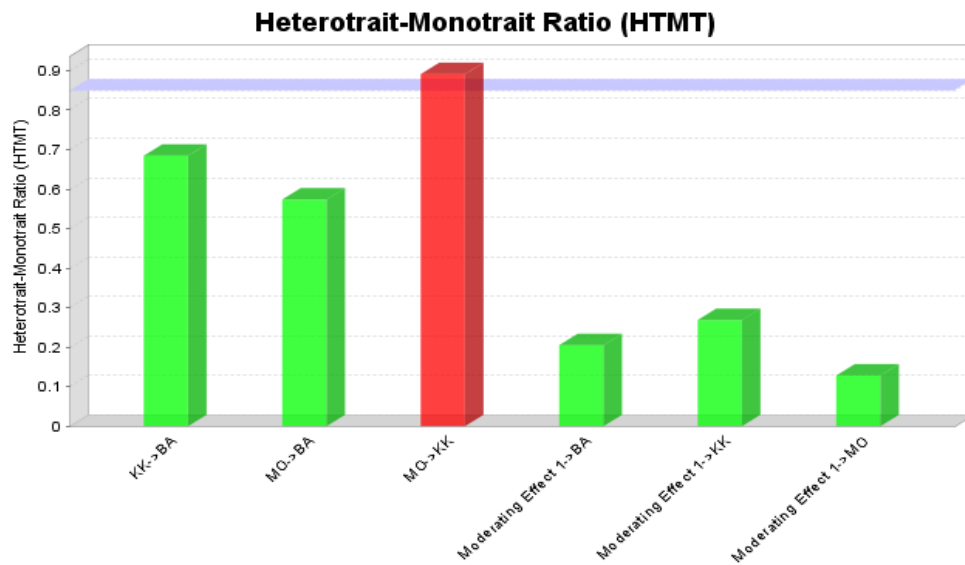


Figure 5. HTMT

Source: Processed Data (2024)

HTMT is one measure to see the validity of the instrument in the study, from the graphic results it can be seen that all values show numbers below 0.9 (<0.9) so that the instrument is valid.

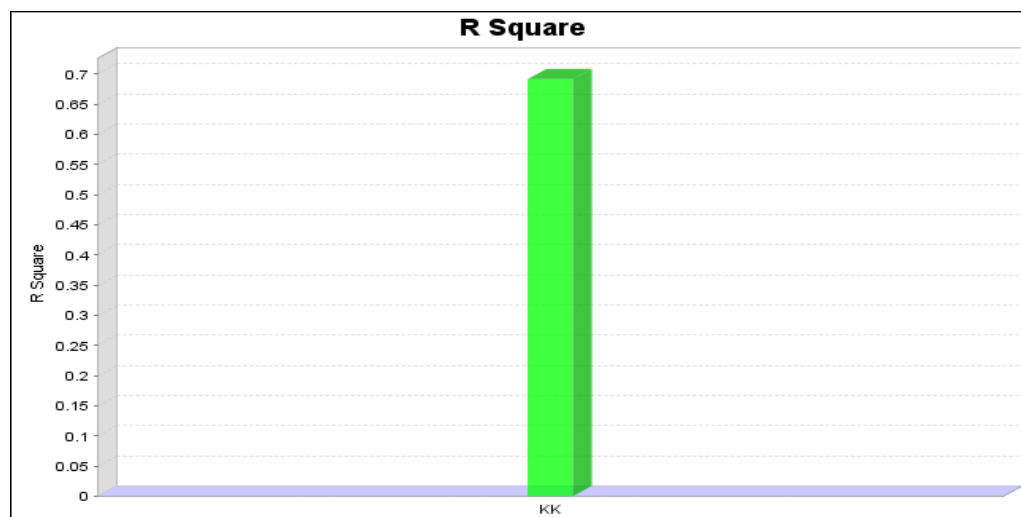
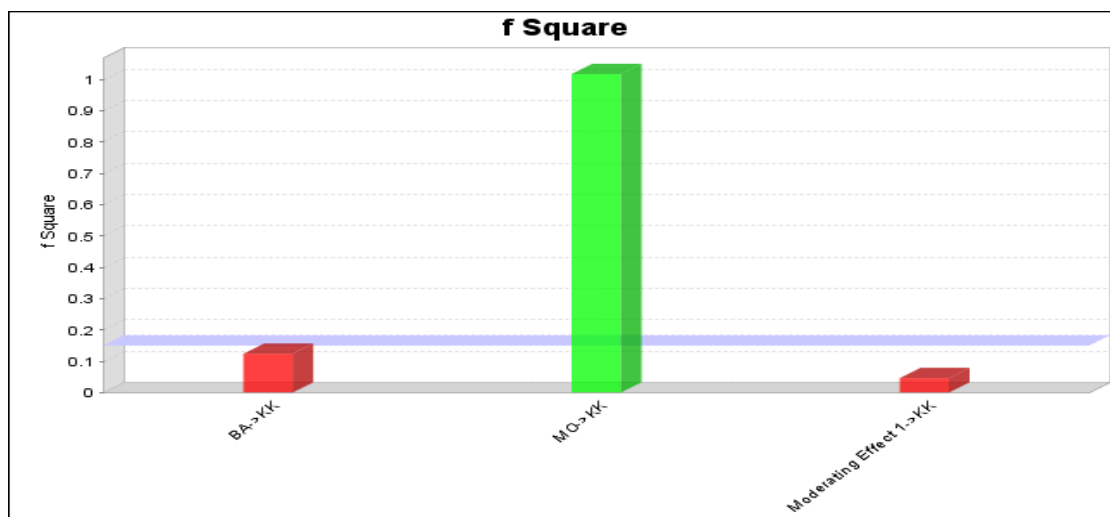


Figure 6. R-Square

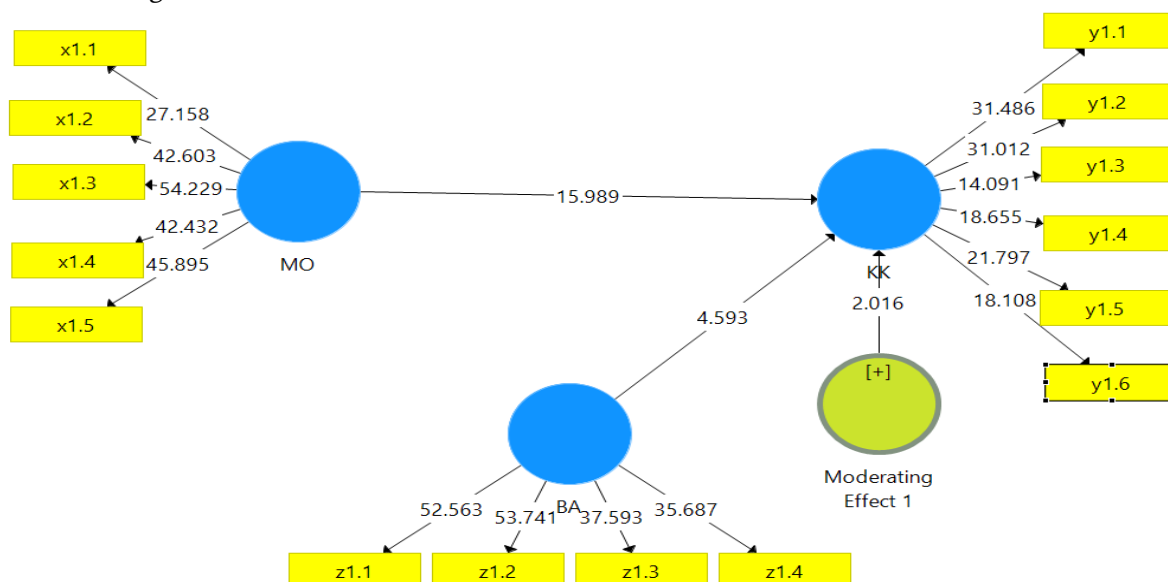
Source: Processed Data (2024)

Figure 6 shows the graphic of the magnitude of the motivational ability to explain credit decisions of 0.692 or 69.2% so that the model made is classified as moderate.

**Figure 7.** f-Square

Source: Processed Data (2024)

Figure 7 shows the effect size of the exogenous variable to the endogenous variable when the magnitude of the effect is if one of the variables is omitted. The brand awareness variable has an effect size classified as moderate/moderate, which is located between 0.124-0.15, and the motivation for credit decisions is 1.018, which is strong.

**Figure 8.** Path Coefficients

Source: Processed Data (2024)

Figure 8 shows the form of influence and areas of acceptance or rejection of the hypothesis. The number on the line shows the amount of credit that will be compared with the T-table value of 1.96 (Ghazali, 2014). The line between motivation (MO) and credit decision (CD) of 15.989 mean that T-count is greater than the T-table value of 1.96. The line between brand awareness (BA) and credit decisions (CD) of 4.593 mean that T-count is greater than the T-table value of 1.96. The line between the moderating effect and the credit decision is 2.016, which means that the T-count is greater than the T-table value of 1.96.

In this discussion, we discuss the correspondence between the analysis results with the figures in the tables in section 1 and the graphics in section 2. By using the results of the analysis in table 1 of the analysis results in these columns and supported by the graphic results in Figures 1 to 3, it can be believed that the reliability test meets the requirements so that the instrument is very good for this study. Furthermore, testing the validity of the instrument with the values in the table columns 2 to 3 and supported by the graphic 6. It can be believed that the testing of the research instrument is valid so that all statements in the instrument can be used.

The next test is testing the structural equation model with moderating variables. Based on the values in table 4 column R square and Figure 6 the ability of the motivational variable to explain the credit decision variable is 69.2% and is classified as moderate, meaning that the model built can explain between exogenous variables and moderate endogenous variables and can be used. Next is the effect size test if one of the variables is omitted by looking at the value of the square. In table 5 and supported by Figure 7, it can be seen that the effect size if the brand awareness variable is omitted then the effect is moderate or moderate, if the motivation variable is omitted then the effect is very strong, meaning that motivation is one of the variables that have a very strong influence on credit decisions through the brand. awareness as a moderator variable.

The discussion as a result of processing and analyzing data to answer research questions and achieve research objectives is discussed based on the values in table 6 and figure 8. For research purposes, number one uses the alternative hypothesis that motivation affects credit decisions. The results of data analysis show that motivation affects credit decisions. The T-count value is 15.989 which is greater than t-table 1.96 ($15.989 > 1.96$) and is supported by the analysis significance of 0.000, which is smaller than the 0.05 model significance ($0.000 < 0.05$), which means Bank Syariah Indonesia has an interest in maintaining the motivation of MSME customers to continue to choose Bank Syariah Indonesia to meet their financial needs through credit.

For research purposes, number two uses the alternative hypothesis that brand awareness affects credit decisions. The results of data analysis show that brand awareness affects credit decisions. The T-count value is 4.593 which is greater than T-table 1.96 ($15.989 > 1.96$) and is supported by an analysis significance of 0.000, which is smaller than the 0.05 model significance ($0.000 < 0.05$), which means that the bank Syariah Indonesia has an interest in maintaining its brand awareness so that MSME customers continue to choose bank Syariah Indonesia to meet their financial needs through credit.

For research purposes, the alternative hypothesis that motivation influences credit decisions through brand awareness as a moderator variable. The results of data analysis show that motivation influences credit decisions through brand awareness as a moderator variable. In other words, brand awareness can moderate the influence of motivation on credit decisions. This is indicated by the value of T-count 2.016 which is greater than T-table 1.96 ($15.989 > 1.96$) and is supported by an analysis significance of 0.044 which is smaller than the significance of the model 0.05 ($0.000 < 0.05$), meaning that Bank Syariah Indonesia has an interest in maintaining the motivation of MSME customers. to continue to choose Bank Syariah Indonesia to meet their financial needs through credit and maintain customer brand awareness of Bank Syariah Indonesia.

The Effect of Motivation on Credit Decisions at Bank Syariah Indonesia

The results of the analysis show that motivation has a significant effect on credit decisions. This means that the higher the motivation of MSME actors, the greater the credit decisions at Islamic Banks. The results of this study are in line with research by Suci (2020), and Nasrulloh et al. (2022). The motivation of MSME players can come from various factors, such as capital needs for business expansion, purchasing new inventory, increasing production capacity, or improving cash flow. These needs encourage MSME players to seek financial solutions, one of which is through applying for credit. In the context of Islamic banks, the decision to take credit can be influenced by compliance with sharia principles, such as the prohibition of usury (interest) and the principle of fairness in risk and profit sharing (Maulinda, 2023; Rahmawaty, 2014).

The motivation to avoid usury is often a strong factor for a person in deciding to become an Islamic bank customer (Putra, 2023; Resti et al., 2021). Therefore, compliance with sharia principles will determine customer loyalty to Islamic banks (Latifah et al., 2022; Oktapiani & Anggraini, 2022; Purnamasari & Darma, 2014; Sari et al., 2023; Siregar, 2022) while playing an important role in increasing customer satisfaction (Ramadani et al., 2018; Saidah & Inayah, 2024). MSME players who operate their businesses in accordance with sharia principles tend to choose Islamic banks as their financial partners. The motivation to take out a loan is also influenced by the assessment of the Islamic bank's compliance with the sharia principles. The decision to take out a loan will be considered based on their business needs and the suitability of the Islamic financial products and services offered by the bank. Thus, the motivation of MSME players plays an important role in influencing their decision to take credit from Islamic banks, along with their compliance with sharia principles.

Brand Awareness Moderates the Effect of Motivation on Credit Decisions at Bank Syariah Indonesia

The results of the analysis show that brand awareness moderates the influence of motivation on decision making. Islamic banks as their choice to obtain credit (Aida, 2018; Salam & Rahmawati, 2020). This increase in trust can help moderate the influence of MSME motivation on their decision to take credit. In addition, strong brand awareness also ensures that MSMEs have adequate knowledge of the products and services offered by Islamic banks. Proper information on the credit application process and the benefits provided can increase MSMEs' motivation to take credit from Islamic banks. A good introduction to products and services can also increase MSMEs' confidence in choosing Islamic banks as their financial partners.

A high level of brand awareness can also shape MSMEs' positive perceptions of Islamic banks, such as sustainability, fairness and compatibility with religious values. These positive perceptions strengthen MSMEs' motivation to choose Islamic banks as an option that is more in line with their values. Islamic banks that have a good reputation and are trusted by MSMEs are more likely to be chosen in making credit decisions. Not only that, high brand awareness will also have a significant impact on customer loyalty (Alkhawaldeh et al., 2017; Andespa et al., 2023; Maulan, 2016). Thus, brand awareness can act as a moderating factor that strengthens the influence of MSME motivation on their decision to take credit at Islamic banks. The higher the level of brand awareness related to Islamic banks, the more likely it is that MSMEs will choose Islamic banks as their financial partners in meeting their credit needs.

Conclusions

Based on the results of the analysis that has been carried out, it can be concluded that motivation has a significant effect on MSME customer credit decisions at PT Bank Syariah Indonesia Tebing Tinggi branch. Furthermore, brand awareness has a significant effect on the credit decisions of MSME customers of PT Bank Syariah Indonesia Tebing Tinggi Branch. Brand awareness can be a moderating variable in the influence of motivation on credit decisions of MSME customers of PT Bank Syariah Indonesia Tebing Tinggi Branch. The implications of this research target the policy of increasing Islamic bank credit financing oriented towards brand awareness. Therefore, this study encourages the management of Bank Syariah Indonesia to maintain consistency in the application of sharia and increase Islamic financial literacy to MSMEs, so that brand awareness of Islamic banks increases among MSME players. Thus, lending to MSMEs is expected to increase.

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