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# Procedural Ease, Interest Rates, and Trust as Drivers of Credit Decision-Making, Evidence from Bank BRI Customers in Bawean Island

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## ABSTRACT

**Purpose:** This study aims to analyze the influence of perceived procedural ease, interest rates, and trust on the decision-making process of Bank BRI customers in Pulau Bawean when applying for credit. The research addresses gaps in prior studies by integrating these three variables simultaneously in the context of a remote island community.

**Design/methodology/approach:** A quantitative approach was employed using survey data collected from BRI customers in Bawean Island who have taken credit. The study applied descriptive analysis, validity and reliability testing, and multiple linear regression to examine the relationships among variables.

**Findings:** The results indicate that perceived procedural ease, interest rates, and trust each have a significant effect on credit decision-making. Furthermore, these variables collectively exert a strong influence on customers' willingness to take credit.

**Research limitations/implications:** The study is limited to BRI customers in Pulau Bawean and focuses only on three independent variables, excluding other potential factors such as promotion, service quality, or income levels.

**Practical implications:** Findings provide insights for Bank BRI to simplify procedures, set competitive interest rates, and strengthen customer trust, thereby enhancing credit uptake in remote regions.

**Originality/value:** This research contributes by integrating operational, economic, and psychological factors into one model, specifically within the unique context of a geographically isolated island community, which has been underexplored in prior studies.

**Paper type:** Research paper

**Keyword:** Credit decision, interest rate, procedural ease, Bawean Island, trust, BRI

## I. INTRODUCTION

Banking is a financial institution that plays a crucial role in driving economic growth through its intermediary function, namely collecting funds from the public and redistributing them in the form of credit. Banking services are essential for economic activities, both for consumption and productive needs, particularly in providing financing for the public and businesses (Suchati et al., 2020). Therefore, the existence of banks is crucial in increasing access to financing and supporting the development of the business sector, particularly micro, small, and medium enterprises (MSMEs).

One of the government's efforts to expand access to financing is through the People's Business Credit (KUR) program, which aims to help people obtain additional business capital with more stringent requirements. This program is expected to provide capital for MSMEs and reduce dependence on informal financing sources such as loan sharks (Ardhiansyah & Mustofa, 2025). KUR is distributed by implementing banks with extensive

networks extending to remote areas, one of which is Bank Rakyat Indonesia, known for its focus on financing the micro and rural sectors, including island regions such as Bawean Island.

From a consumer behavior perspective, credit decisions are influenced not only by financial needs but also by perceptual and psychological factors. Based on the Technology Acceptance Model (TAM), perceived ease of use and usefulness are important factors influencing individual acceptance of a service, which in turn impacts usage intention and behavior. Furthermore, interest in use is also influenced by individual risk perceptions (Wulandari & Septiani, 2024). In the context of credit, perceived ease of procedure is crucial because simple, fast, and transparent procedures can increase customer interest in applying for credit.

Besides procedural convenience, interest rates are an economic factor that customers consider heavily when deciding to take out a loan. Interest rates represent the reward or value offered by banks for using their financial products (Wulansari & Sukaris, 2021). The interest rate determines the size of the installment burden a customer must bear. Therefore, competitive interest rates tend to increase public interest in borrowing, while high interest rates can decrease interest and increase the risk of non-performing loans (Anbiya & Renny, 2020). Therefore, interest rates are a crucial indicator in determining a person's decision to borrow (Sucihati et al., 2020).

Furthermore, trust is the primary foundation of the relationship between banks and customers. A financial transaction will occur when both parties have confidence in each other, and this trust must be built through consistent service and institutional credibility (Salamah & Sudrajat, 2021). A high level of trust will encourage customers to feel secure in taking out loans and establishing long-term relationships with the bank.

Contextually, Bawean Island is an archipelago with limited access to services, including banking services, so its residents are heavily dependent on formal financing to support economic activities. The majority of the population works in the MSME, trade, and informal sectors, which require business capital support. Given this geographically isolated situation, perceived ease of procedures, sensitivity to interest rates, and level of trust in banks are becoming increasingly important factors in determining credit decisions.

The research gap in this study is evident from the differences in variable focus, research context, and inconsistencies in previous research results. Most previous studies still examine credit decisions using separate variables and have not simultaneously examined perceptions of procedural ease, interest rates, and trust within a single research model, particularly in the context of an archipelagic region. Salamah & Sudrajat's (2021) study focused solely on word of mouth and trust in KUR credit decisions at Bank BRI Karawang, without including procedural ease and interest rates. Meanwhile, Anbiya & Renny (2020) and Sucihati et al. (2020) focused more on interest rates, service, and location, but did not specifically examine perceived procedural ease as a psychological factor in credit decisions.

Furthermore, several studies, such as Cahyaningrum et al. (2022), Ramadhan et al. (2023), Nasih et al. (2024), and Wulandari & Septiani (2024) primarily examine perceptions of ease and trust in the context of digital financial services, rather than in conventional banking credit decisions, which involve different risks and financial considerations. Studies by Wibowo et al. (2025) and Dewi & Jatmiko (2022) also position trust as an intervening variable, rather than as the primary independent variable tested simultaneously with interest rates and procedural ease on credit decisions. On the other hand, Sukarnasih et al. (2024), Tarigan et al. (2024), and Ernawati et al. (2022) show inconsistent results regarding the influence of procedures, interest rates, and trust on credit decisions, indicating that the influence of these variables is highly dependent on the regional context and respondent characteristics.

Based on this background and research gap, the objective of this study is to analyze the influence of perceived ease of procedures, interest rates, and trust on customer credit decisions at Bank Rakyat Indonesia in the Bawean Island region. This study aims to provide a more comprehensive understanding of the operational, economic, and psychological factors that influence customer credit decisions in the context of the archipelago and to provide academic and practical contributions to the development of more effective and inclusive credit service strategies.

## II. METHODOLOGY

This research was conducted on Bawean Island, Gresik Regency, East Java, from December 2025 to February 2026. The research location was chosen because Bawean Island is an archipelago with unique economic characteristics, where the majority of the population relies on the MSME sector and has limited access to banking services. The research timing was adjusted to the availability of respondents and the operational conditions of Bank BRI in the region.

The research material consisted of primary data obtained through a questionnaire with a five-point Likert scale, which was used to measure variables such as perceived ease of procedures, interest rates, trust, and credit decision-making. The research instrument was developed based on relevant theoretical indicators, for example, ease of procedures was measured through transparency and speed of service, interest rates were measured through installment affordability, and trust was measured through the bank's credibility and security. Furthermore, secondary data in the form of literature, journals, and BRI credit policy documents served as a theoretical basis and comparison for the research results.

This research method aims to examine the influence of perceived ease of procedures, interest rates, and trust on BRI Bank customers' credit decisions on Bawean Island. The background of the study indicates a gap in the literature, with most previous studies only examining these variables partially or within the context of digital services. Therefore, this study contributes by integrating these three main variables into a more contextual empirical model.

Theoretically, this research is based on the Technology Acceptance Model (TAM), which emphasizes the importance of perceived ease of use in influencing service usage intentions, as well as the theory of trust in business transactions, which emphasizes that credibility and a sense of security are the basis for customer decisions. Interest rates, as an economic variable, are also explained through the theory of banking intermediation, where interest rates influence public interest in accessing credit. Thus, the theories used strengthen the research's conceptual framework and serve as a foundation for empirical analysis.

This study uses multiple linear regression analysis as a practical development of the theoretical foundation. Prior to conducting the regression, the data were tested through validity and reliability tests to ensure the instrument was suitable for use. Next, classical assumption tests (normality, multicollinearity, autocorrelation, and heteroscedasticity) were conducted to ensure the regression model met statistical requirements (Ghozali, 2021). Multiple regression analysis was used to measure the effect of each independent variable on the dependent variable, both partially (t-test) and simultaneously (F-test) (Sugiyono, 2019).

### **III. RESULTS AND DISCUSSION**

#### **3.1 Research Results**

The description of respondents in this study provides a general overview of the characteristics of credit customers who are the object of research at Bank Rakyat Indonesia in the Bawean Island Region. Based on age distribution, respondents are dominated by the 41–51 age group with 37 people (36.3%), followed by 32–41 age groups with 26 people (25.5%), 21–31 age groups with 20 people (19.6%), and 52–61 age groups with 19 people (18.6%). This composition indicates that the majority of respondents are in a relatively mature and economically stable productive age, thus having more rational considerations in making credit decisions. The dominance of productive age also indicates that credit financing needs tend to be related to business development and increasing economic capacity, rather than simply consumption.

Based on gender, 56 respondents (54.9%) were female, while 46 respondents (45.1%) were male. This indicates that women play a significant role in credit decision-making, particularly in the context of household and micro-business financial management. The high level of female participation reflects that KUR credit is utilized not only by male entrepreneurs but also by women running independent businesses and family businesses. The relatively balanced composition of men and women also provides diverse perspectives in assessing the ease of procedures, interest rates, and trust in banks in the credit process.

In terms of occupation, the majority of respondents (44 respondents) worked in the food, beverage, and household needs trading sector. Furthermore, 21 respondents (20.6%) worked in the agricultural sector, 20 respondents (19.6%) in service businesses such as boarding houses and public services, and 17 respondents (16.7%) in the livestock sector. This distribution indicates that the study respondents were predominantly MSMEs in the trade and real sectors, who were in dire need of business capital support. This diversity of occupational backgrounds reflects the variety of financing needs, from working capital, business development, to purchasing production facilities, which ultimately influenced customer decisions in taking out credit.

Based on the length of time running an MSME, the majority of respondents had 4–6 years of business experience (45 respondents, 44.1%), followed by 1–3 years of experience (35 respondents, 34.3%), more than 6 years (18 respondents, 17.6%), and less than 1 year (4 respondents, 3.9%). This indicates that the majority of customers already have fairly stable and sustainable businesses, so credit use is more directed towards business expansion and strengthening. The presence of respondents with diverse business experience, ranging

from beginners to experienced, provides a comprehensive picture of customer characteristics and varying levels of financing needs when taking KUR credit.

The description of the perceived ease of procedure variable shows an average value of 3.868, which is in the high category. The highest value was found in the indicator that the officer's explanation was easy to understand (mean 3.961), while the lowest value was found in the indicator that there was no difficulty following the application steps (mean 3.833). This indicates that respondents generally considered the KUR application procedure relatively easy to learn, understand, and manage according to their needs. The clarity of the requirements information and the officer's ability to provide explanations were important factors supporting this perception of ease. However, some respondents still felt that the administrative steps were quite challenging, so simplifying procedures remains an aspect that needs to be considered to improve the accessibility of credit services.

The description of the interest rate and trust variables showed average values of 3.881 and 4.007, respectively, indicating that both were in the good to high category. Interest rates were perceived as being able to encourage the use of credit for businesses, help equalize access to financing, and shape wiser credit use behavior. Meanwhile, the trust variable had the highest value in the indicator of the number of customers as evidence of public trust (mean 4.069), indicating respondents' high confidence in the credibility, reputation, and transparency of banks. The variable for credit decision-making had an average value of 4.025, with satisfaction with KUR products as the highest value (mean 4.108). Overall, these results illustrate that respondents have a strong level of trust, positive perceptions of interest rates and procedures, and relatively good credit-taking decisions, thus indicating that a combination of operational, economic, and psychological factors play an important role in driving customer decisions to take KUR credit.

Table 1 Multiple Linear Regression

Variables	Coefficient	Beta Value
(Constant)	0,672	0,229
Perception of Ease of Procedure	0,237	0,095
Interest rate	0,154	0,099
Trust	0,459	0,078

The results of the multiple linear regression test indicate that the variables of perceived ease of procedure, interest rate, and trust have a positive influence on credit decision-making. A constant value of 0.672 indicates that when all three independent variables are considered zero, the credit decision-making is at its baseline value of 0.672.

The variable with the highest coefficient is trust, at 0.459, with a beta value of 0.078. This confirms that customer trust in BRI is a dominant factor influencing credit decisions.

Furthermore, the perceived ease of procedure variable has a coefficient of 0.237 with a beta value of 0.095. This value indicates that ease of credit application procedures plays a role in supporting customer decisions, although its contribution is relatively smaller than trust.

The interest rate variable has a coefficient of 0.154 with a beta value of 0.099. This indicates that interest rates still have a positive influence on credit decisions, although their contribution is not as significant as the trust variable.

The beta values obtained show the relative contribution of each variable to the credit decision, with trust being the dominant factor, followed by interest rates and perceived ease of procedures. Overall, these results confirm that credit decisions are not solely dependent on a single factor but are the result of a synergy between customer trust, interest rates, and ease of credit application procedures.

The multiple linear regression equation obtained is as follows:

$$Y = 0,672 + 0,237X_1 + 0,154X_2 + 0,459X_3$$

Information:

- Y = Credit Taking Decision
- X1 = Perception of Ease of Procedure
- X2 = Interest Rate
- X3 = Trust

Table 2 F test

F-value	Significance
74,158	0,000

The results of the F test in the multiple linear regression analysis show that the F value is 74.158 with a significance level of 0.000. A significance value smaller than 0.05 indicates that the regression model used in

this study is significant overall, so that the independent variables consisting of perceived ease of procedure, interest rates, and trust jointly influence the dependent variable, namely the decision to take credit.

A relatively high F-value indicates that the variation explained by the model is much greater than the unexplained variation. This indicates that the regression model has good ability to explain the relationship between variables.

Thus, the results of this F-test reinforce the finding that credit decisions are not influenced by a single factor, but rather are the simultaneous contribution of ease of application procedures, interest rates, and customer trust in BRI. Methodologically, this confirms that the three independent variables tested play a significant role in influencing customer decisions, and the regression model used is suitable as a basis for further analysis and for formulating strategies to improve credit services.

Table 3 t test

Variable	T test	Significance Value
Persepsi Kemudahan Prosedur	2,485	0,015
Suku Bunga	1,559	0,122
Kepercayaan	5,860	0,000

The results of the t-test in multiple linear regression analysis show that not all independent variables have a significant influence on the dependent variable of credit decision-making.

The perceived ease of procedure variable has a t-value of 2.485 with a significance level of 0.015. This indicates that the ease of the credit application procedure has a positive and significant effect on credit decision-making, although its contribution is relatively smaller compared to the other variables.

The interest rate variable showed a t-value of 1.559 with a significance level of 0.122. A significance value greater than 0.05 indicates that interest rates have no significant effect on credit decisions. This indicates that interest rates are not a primary consideration for customers when making credit decisions.

Meanwhile, the trust variable had the highest t-value, at 5.860, with a significance level of 0.000. These results confirm that customer trust in BRI has the greatest and most significant influence on credit decision-making.

Significance values of less than 0.05 for the perceived ease of procedure and trust variables indicate that both are statistically significant in explaining credit decisions. Thus, the results of this t-test reinforce the finding that credit decisions are primarily influenced by customer trust in BRI, followed by ease of application procedures, while interest rates were not found to be significant in this research model.

Table 4 Correlation coefficient and coefficient of determination

Model	R	R Square	Adjusted R Square
1	0,833	0,694	0,685

The results of the correlation coefficient and determination coefficient analysis show that the R value is 0.833, which means there is a strong relationship between the independent variables, namely the perception of ease of procedures, interest rates, and trust, with the dependent variable, the decision to take credit. An R value approaching 1 indicates that the better the customer's perception of the ease of procedures, the more attractive the interest rate, and the higher the trust in BRI, the greater the possibility of customers making a decision to access credit.

Furthermore, the R Square value of 0.694 indicates that 69.4% of the variation in credit decision-making can be explained by the three independent variables, while the remaining 30.6% is influenced by other factors not included in this research model. The Adjusted R Square value of 0.685 shows that after adjusting for the number of variables and samples, the model still has a good level of reliability, so that the analysis results can be trusted to describe the relationship between variables.

These findings confirm that customer credit decisions are significantly influenced by a combination of ease of procedure, interest rates, and trust in BRI. With these three variables contributing significantly, the regression model proved capable of explaining most of the variation in credit decisions, thus providing a basis for formulating strategies to improve customer credit services.

### 3.2 Discussion

#### 1. The Influence of Perceived Ease of Procedure on BRI Bank Customers' Credit Taking Decisions in the Bawean Island Region

The results of the hypothesis test indicate that perceived ease of procedure has a significant influence on credit application decisions. This is demonstrated by a t-value of 2.485 with a significance level of 0.015, which is lower than the significance threshold of 0.05. Therefore, the hypothesis is accepted. This means that ease of credit application procedures plays a significant role in encouraging customers to access BRI's KUR.

Theoretically, ease of procedure is a key factor in banking services, as simple and easy-to-understand procedures will increase customer interest and comfort in applying for credit. This study confirms that clear, easy-to-follow, and straightforward procedures not only simplify the administrative process but also strengthen customer trust in bank services.

These findings align with the view in banking service management, which emphasizes the importance of simplified procedures as a determinant of successful credit disbursement. Without simple procedures, customers risk confusion, delays, or even reluctance to apply for credit. Conversely, simplified procedures can increase efficiency, strengthen customer satisfaction, and ensure that the credit application process is carried out according to regulations.

Furthermore, the t-value of 2.485 indicates that the perceived ease of procedure has a fairly strong and significant influence on credit application decisions. In other words, the easier the credit application procedure is to understand and implement, the more likely customers are to utilize BRI's KUR.

The implications of these findings are significant for banks. To improve loan decisions, BRI needs to continue simplifying procedures, clarifying requirements, and ensuring that each application stage is easy for customers to follow. This will lead to more effective credit services, which will ultimately increase the number of customers utilizing the KUR facility.

## **2. The Influence of Interest Rates on BRI Bank Customers' Credit Decisions in the Bawean Island Region**

The results of the hypothesis test indicate that interest rates do not significantly influence credit decisions. This is indicated by a t-value of 1.559 with a significance level of 0.122, which is greater than the significance threshold of 0.05. Therefore, the hypothesis is rejected. This means that interest rates are not a major factor influencing customer decisions regarding BRI KUR.

Theoretically, interest rates are often considered a crucial factor in financing decisions, as they can influence borrowing costs and credit attractiveness. However, this study shows that for BRI customers on Bawean Island, interest rates are not a dominant consideration. This may be due to the government's interest subsidies for the KUR product, which ensures relatively low interest rates and do not hinder customers' access to credit.

This finding aligns with the view that, in the context of micro-enterprise loans, other factors such as ease of procedures and trust in the bank are more important than interest rates. Customers place greater importance on accessibility, clarity of information, and guaranteed security in managing their funds than on the interest rate charged.

Furthermore, the t-value of 1.559 indicates that the influence of interest rates on credit decisions is weak and insignificant. In other words, although interest rates play a role in financing structures, this factor is not strong enough to directly influence customer decisions.

The implication of these findings is that banks should not focus too much on adjusting interest rates as a primary strategy to increase KUR loan distribution. Instead, greater attention should be paid to simplifying procedures and increasing customer trust, as these two factors have been shown to be more significant in influencing loan decisions.

## **3. The Influence of Trust on Credit Decisions of BRI Bank Customers in the Bawean Island Region**

The results of the hypothesis test indicate that trust significantly influences credit decisions. This is demonstrated by a t-value of 5.860 with a significance level of 0.000, which is lower than the significance threshold of 0.05. Therefore, the hypothesis is accepted. This means that customers' trust in BRI plays a significant role in their decision to take out KUR.

Theoretically, trust is a key factor in the relationship between financial institutions and customers. A bank's credibility, good reputation, and transparency of information are the primary foundations influencing customer confidence in using credit products. High levels of trust allow customers to feel secure, confident, and more motivated to utilize the credit facilities offered.

The results of this study align with banking management theory, which emphasizes the importance of trust as a determinant of successful financial services. Banks trusted by the public will more readily disburse credit, increase customer loyalty, and strengthen long-term relationships. Conversely, low levels of trust can create doubt, reduce interest in credit applications, and hinder the effectiveness of financing disbursement.

Furthermore, the t-value of 5.860 indicates that trust has a very strong and significant influence on credit decisions. This means that any increase in customer trust in BRI will significantly contribute to their credit decisions.

The implications of these findings are significant for banks. To improve lending decisions, BRI needs to continuously maintain credibility, strengthen its reputation, and ensure transparency of information in all services. This will increase customer trust, ultimately increasing the effectiveness of KUR (People's Business Credit) distribution and expanding the reach of banking services.

#### **4. The Influence of Perceptions of Ease of Procedure, Interest Rates and Trust Simultaneously on BRI Bank Customers' Credit Decisions in the Bawean Island Region**

The results of the hypothesis testing indicate that perceived ease of procedure, interest rates, and trust simultaneously significantly influence credit decisions. This is indicated by the F-value of 74.158 with a significance level of 0.000, which is lower than the significance threshold of 0.05. Therefore, the hypothesis is accepted. This means that the combination of these three variables plays a significant role in influencing customers' decisions to take out BRI KUR.

Theoretically, the decision to take out a loan isn't determined by a single factor, but rather by the synergy of various aspects of banking services. Ease of credit application procedures provides convenience for customers, interest rates influence the attractiveness of financing, while trust in the bank ensures confidence and a sense of security in using credit products. These three factors complement each other in supporting customers' decisions to access financing.

The results of this study align with consumer behavior theory in banking, which emphasizes the importance of integrating procedural, financial, and psychological factors in influencing decisions. Simple procedures enhance accessibility, competitive interest rates increase the attractiveness of financing, and trust in the bank strengthens customer loyalty. Conversely, if any of these factors is lacking, the decision to take out a loan may decline, even if all other factors are present.

Furthermore, the F-value of 74.158 indicates that the simultaneous influence of all three variables on credit decisions is strong and significant. In other words, improving procedural quality, setting appropriate interest rates, and strengthening customer trust will collectively contribute significantly to improving credit decisions.

The implications of these findings are significant for banks. To improve lending decisions, BRI needs to integrate strategies to simplify procedures, set competitive interest rates, and strengthen the credibility and transparency of its services. This will enable more effective KUR (People's Business Credit) distribution, increase the number of customers utilizing the loans, and optimize the success of the micro-enterprise financing program.

## **IV. CONCLUSION**

The results showed that perceived ease of procedures had a positive and significant effect on credit decision-making, with a t-value of 2.485 and a significance level of 0.015 (<0.05). Simple and transparent procedures have been shown to increase customer interest, particularly in island regions with limited access to information.

In contrast, the interest rate variable had no significant effect, with a t-value of 1.559 and a significance level of 0.122 (>0.05). This can be explained by the KUR interest subsidy, which reduces the interest burden relatively, making this factor not a primary consideration for customers when taking out a loan.

The trust variable had the most dominant influence, with a t-value of 5.860 and a significance level of 0.000 (<0.05). Trust in BRI's credibility, reputation, and professionalism were key factors driving customers' decisions to access credit.

Simultaneously, the F-test results show that all three variables—ease of procedure, interest rate, and trust—significantly influence credit decisions, with an F-value of 74.158 and a significance level of 0.000 (<0.05). This confirms that credit decisions are the result of a joint contribution from operational, economic, and psychological factors.

Based on these findings, Bank BRI needs to continue simplifying credit application procedures to make them easier for customers to understand and implement. Although interest rates do not have a significant impact, the bank must maintain competitive rates in line with government policy to maintain the attractiveness of credit products. Customer trust must be strengthened through professional service, information transparency, and responsibility to customers, as these factors have proven to be the most dominant. Furthermore, the credit service strategy must synergistically integrate all three aspects—ease of procedure, interest rate policy, and

strengthening trust—to ensure credit distribution is more effective and able to reach the wider community of Bawean Island.

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