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The Role of BRIspot Application in Improving Performance in Achieving Credit Targets with Process Speed as a Mediator at BRI Mojokerto

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ABSTRACT

Purpose: This study aims to examine the role of the BRISpot application in improving the performance of achieving credit targets at the BRI Mojokerto Branch, with process speed as a mediator. This research examines the influence of debtor data accuracy, ease of use of BRISpot, and BRISpot accessibility on the speed of the credit disbursement process and the performance of achieving credit targets.

Design/Methodology/Approach: The analysis method uses descriptive and inferential statistics, as well as Structural Equation Modeling - Partial Least Squares (SEM-PLS) to examine the relationships between variables. The hypothesis testing results show that the speed of the credit disbursement process through BRISpot has a significant effect on the performance of achieving credit targets. Debtor data accuracy and BRISpot accessibility also have a significant effect on the speed of the process and the performance of achieving credit targets, while the ease of use of BRISpot only significantly affects the speed of the process.

Findings: Based on these findings, it is recommended that companies improve debtor data accuracy, enhance the ease of use and accessibility of BRISpot, and pay attention to the speed of the credit disbursement process to improve the performance of achieving credit targets. Subsequent research could consider additional variables and delve into the factors influencing the ease of use of the BRISpot application and its impact on customer satisfaction and overall banking performance.

Paper Type: Research Paper

Keywords: *BRISpot, Performance of Achieving Credit Targets, Speed of Credit Disbursement Process, Debtor Data Accuracy, Ease of Use of Application, Application Mobility.*

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I. INTRODUCTION

The banking industry in Indonesia has experienced rapid growth in recent decades. Along with economic and technological developments, banking has become one of the most dynamic sectors. This development not only occurs in conventional banking but also in the Islamic banking sector. BRI Mojokerto Branch, as one of the financial institutions operating in this region, must understand how important it is to achieve credit targets in the face of increasingly fierce competition. It is important to emphasize that the banking industry has a very significant role in supporting a country's economic growth. One of the instruments used to achieve this goal is credit. By providing credit to customers, banks help support investment, business growth, and the development of the real sector of the economy. Therefore, achieving credit targets is a top priority for banks, including BRI Mojokerto Branch, to play an effective role in regional and national economic growth.

However, achieving credit targets is not always an easy thing in the banking industry. The main challenges faced by banks are how to manage credit risk, maintain credit quality, and at the same time meet credit portfolio growth targets. The achievement of credit targets is a reflection of the extent to which banks can understand and manage credit risk well. In this context, the role of BRISPOT (credit information and monitoring system) becomes

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very important. BRISPOT is a system specifically designed to assist banks in monitoring and managing their credit portfolios. The system allows banks to monitor credit quality, identify credit risks, and take necessary steps to mitigate risks that may arise.

BRI Mojokerto Branch, as one of the branches of BRI operating in this area, is also faced with the same task. This branch must maintain the quality of its credit portfolio, optimize the achievement of credit targets, and at the same time, ensure the satisfaction of its customers. It is in this context that the role of BRISpot becomes very important because this system can assist branches in monitoring credit performance and taking necessary actions to improve or maintain credit quality.

Therefore, this study aims to further understand how BRISpot's role in improving the performance of achieving credit targets at the BRI Mojokerto Branch. With a deeper understanding of the role of this information system, it is hoped that this branch can optimize its use to achieve the credit targets set, as well as provide the best service to customers. Thus, this research is expected to provide valuable insights into strategy and policy development at the BRI Mojokerto Branch, as well as contribute to economic growth in the region. The performance of achieving credit targets is the main variable in this study. This performance refers to the ability of a financial institution, in this case BRI Mojokerto Branch, to achieve and maintain the credit target that has been set. The performance of achieving credit targets reflects the extent to which the branch has managed to maintain the quality of its credit portfolio, minimize credit risk, and meet credit growth targets according to strategic plans. This performance can also be measured by indicators such as NPL (Non-Performing Loan) ratio, credit portfolio growth, and loan disbursement success rate according to the set target.

The speed of the credit disbursement process determines credit performance. The speed of the crediting process refers to variables that act as intervening factors in the relationship between exogenous variables (Data Accuracy, Ease of Use, and Accessibility) and endogenous variables (Performance of achieving credit targets). The speed of the lending process in this context refers to the extent to which the process of using BRISpot in the branch is efficient, fast, and unhindered. Process Speed will mediate the influence of exogenous variables on Credit Target Achievement Performance. Good Process Speed can facilitate the optimal role of BRISpot in achieving credit targets.

Data accuracy, ease of use, and accessibility are inherent characteristics of BRISpot which are expected to support the speed of the process and the achievement of credit performance. Data Accuracy refers to the level of accuracy and correctness of the information available in BRISpot. In this case, the accuracy of debtor data includes the extent to which the credit data entered into this system is by the reality of the customer and credit portfolio in the field. High accuracy of debit data will result in reliable information, which in turn will support the right decision-making in credit management.

The ease of use of the application refers to the extent to which BRISpot is easy to use by credit staff at the BRI Mojokerto Branch. Ease of Use includes aspects such as an intuitive user interface, adequate training, and good technical support. The easier BRISpot is to use, the more likely it is that staff will use it efficiently, which will ultimately contribute to the achievement of credit targets.

Accessibility refers to the extent to which BRISpot supports accessibility and flexible access. Accessibility includes aspects such as the ability to access BRISpot from multiple locations, use axial devices, or run credit processing in the field. Good accessibility allows credit staff to be more responsive to customers and facilitates the credit approval process more efficiently.

The above variables are important in this study because they can significantly affect the use of BRISpot and, as a result, can affect the performance of achieving credit targets at the BRI Mojokerto Branch. Therefore, this study aims to understand the relationship between these variables, taking into account the role of the speed of the crediting process as an intervening factor.

Several studies relevant to the topic have been conducted. The research is A'yun et al. (2022); Maulidya & Afifah (2021); Sudibyo (2021); Tua et al. (2022); Purwokoaji et al. (2020); Islami et al. (2021); Su et al. (2023); Agyekumhene et al. (2018); Chamboko dan Guvuriro (2021); Ebong dan Babu (2020); and Li et al. (2022).

Based on the background description that has been submitted, the general problem formulation in this study can be conveyed, namely: How does the accuracy of debtor data, ease of application use, and BRISpot accessibility affect the performance of achieving credit targets at BRI Mojokerto Branch with the speed of the lending process as an intervention?. The detailed problem formulation that can be proposed in this study is:

1) Is there any influence on the accuracy of BRISpot debtor data on the speed of the BRI Mojokerto Branch crediting process?
2) Is there any effect of the accuracy of BRISpot data on the performance of achieving the credit target of the BRI Mojokerto Branch?
3) Does the BRISpot ease of use affect the speed of the BRI Mojokerto Branch credit-giving process?
4) Is there any effect of the ease of use of BRISpot on the performance of achieving the credit target of the BRI Mojokerto Branch?
5) Is there any effect of BRISpot accessibility on the speed of the BRI Mojokerto Branch lending process?

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6) Is there any effect of BRISpot accessibility on the performance of achieving BRI Mojokerto Branch credit targets?
7) Is there any effect of the speed of the lending process through BRISpot on the performance of achieving the credit target of BRI Mojokerto Branch?

A. Literature Review

1. Performance of Credit Target Achievement

Performance of achieving credit targets refers to the extent to which an institution or individual has succeeded in achieving the goals or objectives that have been set in terms of lending or lending (ADB, 2022). It is commonly used to evaluate the extent to which a financial institution or lender meets their targets and expectations related to the loans they provide to borrowers.

The performance of achieving credit targets is important in the business of banking and other financial institutions because it can affect their profitability and risk (Witzany, 2017). If an institution or individual can reach or even exceed their credit targets, this can have a positive impact on their financial results and reputation. Conversely, if they fail to reach targets, this can lead to financial problems and higher credit risk. Therefore, continuous evaluation of the performance of achieving credit targets is very important in credit management and overall financial business.

Performance assessment of credit target achievement includes the following factors (Almarzoqi et al., 2015; Balkenhol & Schutte, 2011; Tuavila, 2023):

1) Fulfillment of the Loan Amount: Whether the institution or individual has succeeded in providing the loan amount by the predetermined target. This can involve targeting the loan amount that must be given to the borrower in a certain period.
2) Borrower Quality: The extent to which borrowers granted credit meet the criteria and standards set by the financial institution. The quality of the borrower can affect the credit risk faced by the institution.
3) Rate of Return: The rate of timely repayment of credit or payment by the borrower. Success in collecting payments on schedule can be an indicator of achieving credit targets.
4) Credit Portfolio Quality: Evaluation of the overall quality of the credit portfolio held by a financial institution. It includes the extent to which the portfolio is healthy and performing well.

2. Speed of the Editing Process

The speed of the lending process refers to the extent to which a financial institution or lender can complete the procedures and requirements needed to provide credit to a prospective borrower (Odonkor, 2018). The lending process includes assessing the eligibility of the borrower, determining the loan amount, setting interest rates, as well as all other administrative stages needed before the credit is approved and funds are distributed to the borrower (Lailiyah, 2014).

Speed in the lending process is an important factor in the financial industry because it can affect the ability of financial institutions to serve customers efficiently, as well as provide loans promptly. Slow processes can hinder borrowers' ability to meet their financial needs or take advantage of business opportunities.

The speed of the lending process can have a positive impact on customer relationships, enable financial institutions to respond quickly to customers' financial needs, and assist in seizing business opportunities that may be time-sensitive. However, it is also important to note that speed must be balanced with careful risk assessment so as not to result in an uncontrolled increase in credit risk.

Important aspects in the speed of the lending process include (Lailiyah, 2014; Setiyono et al., 2021):

1) Borrower Eligibility Evaluation: A quick assessment of the borrower's eligibility to ensure that they can repay the loan successfully.
2) Application Processing: Efficiently processing and verifying credit application documents to reduce the time required to make a decision.
3) Credit Agreement: Steps to determine the amount and conditions of credit, as well as final agreement.
4) Payment of Funds: Disbursement of funds to borrowers after credit approval.

3. Accuracy of Debtor Data

Accuracy of debtor data refers to the extent to which information and data related to a debtor or borrower (a person or entity who borrows money or takes credit) is true, complete, and reliable. This debtor data includes a variety of information, such as credit history, personal information, financial information, and payment records relating to their financial obligations. The accuracy of debtor data is very important in the financial and banking industry as inaccurate or incomplete data can result in serious problems.

Inaccuracies or inaccuracies in debtor data can hurt the credit decision-making process, such as the refusal of credit that should have been approved or the provision of credit with higher interest rates due to misidentified

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risks. Therefore, financial institutions and credit agencies need to ensure that the debtor data they manage is accurate and reliable so that the credit granting and credit risk evaluation process runs well.

Some examples of information that must be accurate in debtor data include:

1) Payment History: Information about whether borrowers have paid their loans or credit on time, late, or not at all. Inaccurate payment history can affect credit risk assessment.
2) Personal Identity: Data such as name, address, telephone number, and other personally identifiable information must be correct for the identification and communication process with the debtor to run properly.
3) Financial Information: Data on the debtor's income, assets, and liabilities must be accurate to determine their eligibility as a borrower.
4) Amount of Debt: Information about the amount of debt the debtor owes, including loans, credit cards, and other financial obligations, must be precise and complete.
5) Credit Records: Data about previous credit records, including loans and credit cards you have owned, as well as payment history, must be accurate and current.

4. Ease of Use of Applications

Application ease of use refers to the extent to which a software or computer program is designed to be used easily, intuitively, and efficiently by users. The goal of ease of use is to ensure that users, including beginners or users who are not very experienced in technology, can quickly and comfortably interact with the application to achieve their goals.

An app's ease of use is critical because it can affect user adoption and retention. Difficult-to-use apps tend to frustrate users and increase the risk of abandonment. Conversely, an easy-to-use app can increase user satisfaction, expand the user base, and create a positive experience. Therefore, application designers and software developers strive to ensure ease of use as one of the top priorities in application development.

Factors that contribute to the ease of use of the app include:

1) User Interface (UI): The design of the application interface should be clear, clean, and easy to understand. Buttons and menus should be logically placed, and icons and text should describe the functions of the app well.
2) Intuitive Navigation: Users should be able to easily find the menus, options, and features needed. The navigation menu should be well-structured and quickly accessible.
3) Guides and Help: Apps should provide easily accessible guidance or help if users are having trouble or need guidance.
4) Responsive: Apps should respond quickly to user actions, reduce wait times, and provide clear feedback related to actions taken by users.
5) Consistency: Consistency in app design and behavior across different parts makes using it easier because users can rely on the experience they gained in one part of the app to use in another.
6) Adaptability: Apps need to be adaptable to different devices and screen sizes to ensure smooth use across multiple platforms.
7) Deep Learning Curve: Apps should be designed to have a low learning curve so that users can start using the app quickly and don't have to learn too many things before they can use its functions.

5. Application Accessibility

Application accessibility refers to the ability of a software or application to be accessed, used, and operated on a variety of mobile devices, such as smartphones, tablets, and other mobile devices. This concept focuses on the adaptability and availability of applications to be used practically and efficiently in various situations and locations, especially when users are on the go or moving around.

The success of a mobile app often depends on the extent to which it can offer good accessibility. Today's users increasingly rely on their mobile devices for a variety of daily activities, and apps that are easy to use and reliable in a variety of mobile situations will have greater appeal. Therefore, app developers often focus on accessibility as an important part of developing and improving their apps.

Important factors in an app's accessibility include:

1) Multi-Platform Availability: Apps that have accessibility should be available on multiple platforms, such as iOS (Apple), Android, and even on some other mobile operating systems. This condition allows users to access the application on different types of devices.
2) Responsive Resolution and Display: The application must be able to adapt well to different screen sizes and device resolutions. This ensures that the user interface remains visible and works properly across different devices.
3) Mobile Connectivity: Apps must be capable of operating in different mobile network conditions, including 3G, 4G, or 5G data networks. In addition, applications must be able to manage transitions between networks without interruption.

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4) Location and Location-Related Services: Many apps have location-based features that utilize mobile device GPS. The app's accessibility allows users to use these features on the go.
5) Mobile Security: Apps should consider security-related aspects of accessibility, including data protection when users connect to mobile networks that may be vulnerable to security threats.
6) Offline Capability: App accessibility also includes the ability to be used in offline mode when an internet connection is not available. This allows users to still access important data and functions without depending on the network.

6. BRISpot

Amid intense competition in the banking industry, Bank Rakyat Indonesia (BRI) responded to this challenge by launching the BRISpot application. This application is a digital breakthrough that aims to speed up the process of providing microcredit, making it more efficient, paperless, and digital-based. With BRISpot, loan applications can be approved in a very fast time, even in just a matter of hours. This is different from the conventional process where applying for credit at a bank can take a long time due to the administration and analysis required.

BRISpot not only provides convenience for customers but also for BRI Mantri. Mantri, which is the name of marketing and micro-analysis, is a BRI staff responsible for credit and deposit affairs. This application allows BRI Mantris to work more flexibly and process loan applications without having to go to the office. This has a positive impact on the productivity of BRI Mantri which can be monitored directly based on GPS location. As a result, their productivity increases significantly.

With the use of BRISpot, the productivity of marketers increases by up to 30 percent. Currently, almost 100 percent of marketers in the micro segment use BRISpot. Previously, BRI Mantris used physical documents to process credit applications and report their daily productivity. With BRISpot, BRI can monitor the productivity of each Mantri in real time based on GPS location. This creates efficiency and ease in the management of the microcredit process.

BRI focuses on the Micro, Small, and Medium Enterprises (MSMEs) segment and helps MSME players access People's Business Credit (KUR) more easily and quickly through the BRISpot application. The application process until credit disbursement can be completed in one day, as long as the required documents are complete. Previously, this process could take up to a week.

The use of the BRISpot application makes the process of lending to MSME customers faster. This helps MSME players access funds more easily, allowing their businesses to grow faster. The BRISpot application reflects BRI's commitment to supporting and advancing the MSME sector by providing efficient and responsive digital solutions.

7. Conceptual Framework

A conceptual framework is used to illustrate the relationship between the variables involved in the study. In this study, the conceptual framework describes the relationship between variables that play a role in influencing the Performance of Credit Target Achievement at the BRI Mojokerto Branch. The main variable in this study is Credit Target Achievement Performance, which reflects the extent to which the branch can achieve and maintain its credit target. This performance is influenced by the Process Speed variable, which acts as an intervention or intermediary factor. Process Speed refers to the extent to which the process of using BRISPOT in the branch is efficient and unhindered.

Exogenous variables that affect Credit Target Achievement Performance include Data Accuracy, Ease of Use, and Accessibility. Data Accuracy refers to the level of accuracy of credit data in BRISPOT, which affects the quality of information available for credit decision-making. Ease of Use covers the extent to which credit staff can easily use BRISPOT, including an intuitive user interface and adequate training. Accessibility includes flexibility in accessing and using BRISPOT, including the ability to access it from multiple locations.

Within this conceptual framework, Process Speed acts as an intervention factor mediating the relationship between exogenous variables (Data Accuracy, Ease of Use, and Accessibility) and endogenous variables (Performance of Credit Target Achievement). In other words, Process Speed plays an important role in correlating the extent to which exogenous variables affect credit performance in the branch. Therefore, this study will examine the effect of exogenous variables on Process Speed and the effect of Process Speed on Credit Target Achievement Performance.

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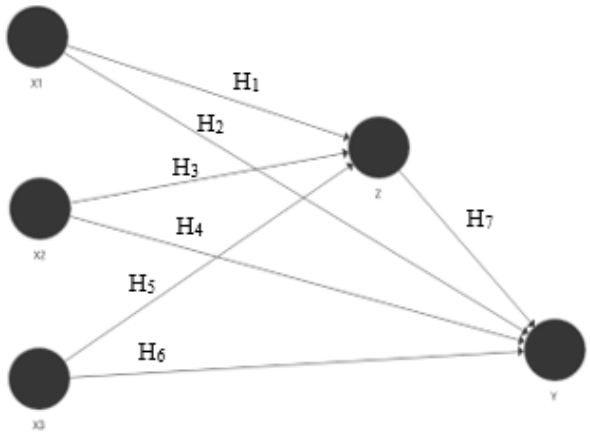

Figure 1 Conceptual framework

Thus, this conceptual framework helps to understand the complex dynamics involved in achieving credit targets at BRI Mojokerto Branch, taking into account the role of BRISPOT and the factors that influence its use.

The hypotheses proposed in this study are:

1. The effect of data accuracy on process speed

In credit management, accurate data is key (Bogin &; Shui, 2020). The accuracy of credit data is the basis for making the right decision in the crediting process (Witzany, 2017). When the data entered into BRISpot is accurate, credit staff will have reliable information to analyze credit applications, assess risk, and make decisions quickly. This will directly affect the speed of the credit termination process.

When the credit data available on BRISpot is accurate, credit staff no longer need to spend valuable time verifying information from other sources. This saves time previously spent searching, validating, and ensuring data accuracy. As a result, the credit termination process will be faster.

The accuracy of BRISpot Data allows credit staff to conduct credit analysis quickly and efficiently. When the data used to measure risk and determine credit approvals is accurate, decisions can be made more quickly. This will speed up the credit approval process and credit termination.

With good Data Accuracy in BRISpot, credit staff will be able to focus on analytical and decision-making tasks instead of spending time on data corrections. This will increase the productivity of the credit staff, which in turn will speed up the process of credit termination.

High Data accuracy in BRISpot also contributes to the reduction of credit risk. Accurate data allows banks to better identify credit risk, and avoid giving credit to borrowers who have a high-risk profile. Thus, the effect of BRISpot Data Accuracy on the Speed of the lending process also has an impact on reducing risks that can arise in the bank's credit portfolio.

Therefore, the hypotheses proposed in this study are:

H_1: The accuracy of BRISpot Data has a significant effect on the Speed of the BRI Mojokerto Branch crediting process.

2. The Effect of Data Accuracy on the Performance Process of Achieving Credit Targets

Data accuracy is very important in determining the quality of credit decisions (Mileris, 2012). Accurate data will help credit staff in evaluating customer eligibility and better identify credit risk (Bazarbash, 2019). This will help them in making better credit decisions, which in turn will contribute to the quality of the credit portfolio. Accurate data also helps in reducing credit risk. With high Data Accuracy, branches can identify potential credit risks early, so preventive measures can be taken to mitigate them. This will help in maintaining the quality of the credit portfolio and minimizing credit risk.

The accuracy of BRISpot Data allows branches to better manage credit. They can track payments, identify customers at risk, and take necessary action. With accurate data, credit management will be more effective, which will have a positive impact on Credit Target Achievement Performance. Data Accuracy helps in planning proper credit growth. Accurate data allows branches to identify customer segments that have growth potential, as well as customers who need more attention. Thus, credit growth can be planned according to the set target.

Customers will have more trust in financial institutions that have accurate data. Data accuracy will increase customer trust in branches, and they are more likely to transact or apply for loans. This will help branches better achieve credit targets.

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H_2: The accuracy of BRISpot Data has a significant effect on the Performance of Achieving the BRI Credit Target Mojokerto Branch.

3. The Effect of Application Ease of Use on Process Speed

BRISpot has an intuitive user interface, so the credit staff will more easily and quickly understand how to operate it. They will not spend a lot of time understanding the system or searching for the necessary information (Purwokoaji et al., 2020). This convenience will help speed up the credit termination process. BRISpot's ease of use will ensure that credit staff can use the system efficiently. They will not face technical obstacles or difficulties in navigating the system (Islami et al., 2021). This means they can process credit applications faster and make decisions more efficiently.

The ease of use of BRISpot also relates to effective training. If the training for the use of BRISpot is thorough and easy to understand, credit staff will be more quickly skilled in using it. They will be able to make better use of BRISpot's features, which will increase the Speed of the credit termination process. With the Ease of Use of BRISpot, the possibility of human error in filling in data or processing credit applications will be reduced. This error can slow down the credit process if it needs to be fixed. With good Ease of Use, the credit termination process will be smoother and more efficient. If credit staff can easily access and use BRISpot, they will be more responsive to credit requests from customers. This means customers can be served faster, and credit requests can be processed more efficiently.

Therefore, the hypotheses proposed in this study are:

H_3: The ease of use of BRISpot has a significant effect on the speed of the BRI Mojokerto Branch lending process.

4. The Effect of Ease of Use on the Performance Process of Achieving Credit Targets

BRISpot's ease of use means credit staff can use the system more efficiently. They won't spend a lot of time understanding how to use or deal with technical obstacles. With more efficient use, they can focus more on their work, including credit termination. Ease of Use will allow credit staff to quickly access the information they need to make credit decisions (Antonio Bahillo et al., 2022). They don't have to spend long hours in the process of data input or complicated navigation. This will help in cutting the time required to make credit decisions.

Ease of Use will facilitate in training new staff (Venkatesh, 2000). They can quickly learn how to use BRISpot and start contributing to credit termination. This will allow branches to have teams ready more quickly, which will have a positive impact on achieving credit targets. Ease of Use will help in avoiding human error in the use of BRISpot. With an intuitive interface and clear procedures, credit staff will make fewer mistakes in filling data or processing credit applications. This will have a positive impact on the quality of the credit portfolio. Credit staff who find it easy to use BRISpot will be more satisfied with their work tools. This can improve their motivation and performance. A satisfied and high-performing staff will be more likely to contribute to the achievement of credit targets.

Therefore, the hypotheses proposed in this study are:

H_4: The Ease of Use of BRISpot has a significant effect on the Performance of Achieving BRI Credit Target Mojokerto Branch.

5. How Application Accessibility Affects Process Speed

BRISpot accessibility includes the ability to access the system from multiple locations, not just from branch offices. This means credit staff can access BRISpot when they are in the field or meeting with customers. With this capability, the credit termination process will not be limited to a specific location, which will increase the flexibility and speed of the process (Rehman et al., 2020). BRISpot accessibility allows credit staff to respond more quickly to customer credit requests. They can directly process credit applications or access the necessary information at the right place and time. This will help cut the time required for credit termination (CFPB, 2012).

For credit applications involving field surveys or property inspections, BRISpot Accessibility will be very beneficial. Credit staff can use axial devices to fill in data and send it to BRISpot in real time. This reduces the delay that usually occurs when data must be entered after a field survey. BRISpot accessibility allows for better coordination between credit staff of different locations. They can communicate and share information more easily, without having to be in the same office. This will minimize confusion and allow for better collaboration in credit termination. With BRISpot Accessibility, credit staff can quickly access customer data and credit history in the field. They don't need to go back to the office to access this information. This will speed up the credit evaluation process and decision-making.

Therefore, the hypotheses proposed in this study are:

H_5: BRISpot accessibility has a significant effect on the speed of the BRI Mojokerto Branch lending process.

6. The Effect of Application Accessibility on the Performance Process of Achieving Credit Targets

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BRISpot accessibility allows credit staff to access the system from multiple locations. They are not limited to working in branch offices only. With flexible access, staff can respond faster to customer requests and manage credit applications efficiently, even when they are in the field. Accessibility allows credit staff to be more responsive to customer needs (Dudovicz, 2023). They can directly access credit application data and processes when meeting with customers. This provides a better and faster service experience to customers, which can increase customer satisfaction and positively affect the achievement of credit targets.

Accessibility allows direct monitoring of credit processes in the field (Wesselink, 2015). Credit staff can supervise credit applications and decide faster. This will minimize the time required for credit approval, which in turn will contribute to the achievement of credit targets. BRISpot accessibility allows credit staff to conduct site visits more efficiently. They can access important data and records when meeting with prospective customers or conducting field assessments. This will help in making more informed and quick decisions. Good accessibility can also help in improving the quality of a credit portfolio. With effective monitoring and rapid response, credit staff can identify risks early and take necessary measures. This will help in maintaining credit quality.

Therefore, the hypotheses proposed in this study are:

H_6: BRISpot accessibility has a significant effect on the Performance of BRI Mojokerto Branch Credit Target Achievement.

7. The Effect of Process Speed on Credit Target Achievement Performance

The speed of the credit termination process means that the credit approval process can be completed faster (Thonabaue, 2014). This means that credit staff can make faster decisions about whether a credit application should be approved or rejected. This speed has a positive impact on the time it takes to complete the credit process. With a good processing speed, branches can disburse credit to customers faster. This has a positive impact on the growth of the credit portfolio. The sooner the credit is approved and disbursed, the faster the branch can reach its credit target.

Process Speed allows credit staff to more efficiently manage credit risk (Deloitte, 2017). They can quickly handle applications that require special attention or risk mitigation measures. This will help in maintaining the quality of the credit portfolio. Speed in the credit process can also increase the motivation of credit staff. They feel satisfied when they see the results of their hard work in achieving credit targets. This will positively affect their performance and contribute to the achievement of credit targets.

Customers will get a better experience if the credit process is faster. They don't have to wait too long to find out the results of their credit application. This will increase customer satisfaction and may generate more business in the future.

Therefore, the hypotheses proposed in this study are:

H_7: The speed of the lending process through BRISpot has a significant effect on the Performance of Achieving BRI Mojokerto Branch Credit Targets.

II. METHODS

The research conducted is included in the category of quantitative research with causal methods. Murthy and Bhojanna (Murthy &; Bhojanna, 2011) explain that causal research is research that discusses the cause and effect of relationships between variables. This research is categorized as causal research because it looks for the effect of BRISpot data accuracy, BRISpot ease of use, and BRISpot accessibility on process speed and credit improvement performance at the BRI Mojokerto Branch.

Population is a generalized area consisting of objects/subjects that have certain qualities and characteristics determined by researchers to be studied and then draw conclusions (Hamdi &; Bahruddin, 2014). The population in this study is all employees who can use and access the BRISpot application. Details of employees using the BRISpot application at BRI in Mojokerto Regency are:

Table 1 Research Population

No	*Category*	*Sum*
1	*Pemrakarsa*	*152*
2	*Pemutus*	*23*

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Total	*175*

Source: Company Internal Data (2023)

The total population in this study was 175 people.

Next is to determine the research sample. The sample is a portion or representative of the population studied so that the results of the study can be generalized (Hamdi &; Bahruddin, 2014). The sampling technique used is saturated sampling, which is a sampling technique if all members of the population are used as samples in research (Anshori, 2020). The number of samples in this study was 175 research respondents.

Zulfikar and Budiantara (2014) say that variables are attributes of a person or object that have variations between one person and another person or one object with another object. There are three types of variables studied in this study, namely exogenous variables, endogenous variables, and mediator variables. An exogenous variable is an independent variable that affects the dependent variable. In the SEM model, exogenous variables are shown by the presence of arrows derived from these variables to endogenous variables (Santoso, 2011). The exogenous variables in this study were the accuracy of BRISpot data, the ease of use of BRISpot, and the accessibility of BRISpot.

Next is the endogenous variable. Endogenous variables are dependent variables that are influenced by independent (exogenous) variables. In the SEM model, endogenous variables are indicated by arrows leading to these variables (Santoso, 2011). The endogenous variable in this study was credit enhancement performance.

The last is the mediator or intervening variable, which is a variable that mediates or mediates the influence of exogenous variables on endogenous variables (Santoso, 2011). Variables that fall into the category of mediators or intervening are variables of the speed of the crediting process.

Each of these variables needs to be operationalized to facilitate variable measurement. The operational definition of variables is the understanding of variables operationally, in practice, in real terms, in real terms within the scope of the object of research or the object under study (Zulfikar &; Budiantara, 2014).

The operational definition of research variables can be seen in Table 2.

Table 2 Operational Definition of Research Variables

Variable	*Definition*	*Indicator*	*Statement items*	*Measurement Scale*
Performance of credit target achievement	*The extent to which an institution or individual successfully achieves the goals or objectives that have been set in terms of lending or lending*	*Fulfillment of Loan Amount*	*The amount of the loan assigned matri fulfilled*	*Likert 1-5*
		Borrower Quality	*Borrowers meet the criteria and standards in BRI*	
		Rate of Return	*Return of loans returned by debtors on time*	
Speed of the crediting process	*The extent to which a financial institution or lender can complete the procedures and requirements necessary to provide credit to a prospective borrower*	*Credit Portfolio Quality*	*The quality of BRI's credit portfolio is good*	*Likert 1-5*
		Borrower Qualification Evaluation	*Assessment of the borrower's eligibility is carried out quickly and accurately*	
		Application Processing	*Credit application documents are verified quickly and effectively*	

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Variable	*Definition*	*Indicator*	*Statement items*	*Measurement Scale*
		Credit Consent	*Credit approval is carried out within the appropriate time*	
		Payment of Funds	*The distribution of funds to borrowers is carried out according to schedule*	
		Payment History	*Information about payment on time, late, or not at all is available and accurate*	
		Personal Identity	*Personally identifiable information is always up-to-date and precise*	
Accuracy of debtor data in BRISpot	*The extent to which information and data related to a debtor or borrower is true, complete, and reliable*	*Financial Information*	*The debtor's financial data is always updated and well-documented*	*Likert 1-5*
		Amount of Debt	*Data on the amount of debt or debt is always up-to-date*	
		Credit Note	*Data regarding loan and credit card payment history is always current and accurate*	
		User Interface	*The app's interface is easy to use*	
		Intuitive Navigation	*The navigation menu allows quick access to relevant features*	
Ease of use of BRISpot	*The extent to which a software or computer program is designed to be used easily, intuitively, and efficiently by users*	*Guides and Help*	*Apps provide easily accessible guidance or help if users are having trouble or need guidance*	*Likert 1-5*
		Responsive	*The app provides a responsive user experience*	
		Consistency	*Apps are consistent in app design and behavior across different parts*	

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Variable	*Definition*	*Indicator*	*Statement items*	*Measurement Scale*
BRISpot Accessibility	*The ability of a software or application to be accessed, used, and operated on a variety of mobile devices, such as smartphones, tablets, and other mobile devices*	*Adaptability*	*The application can adapt to various devices and screen sizes*	*Likert 1-5*
		Deep Learning Curve	*It doesn't take long to understand and use the app smoothly*	
		Multi-Platform Availability	*The app is available on multiple platforms*	
		Resolution and Responsive Display	*The app adapts well to different screen sizes and device resolutions*	
		Mobile Connectivity	*The app can be used on different mobile network conditions, such as 3G, 4G, or 5G*	
		Location and Location-Related Services	*The app makes use of the GPS feature of mobile devices to enhance the user experience*	
		Mobile Security	*The app keeps user data safe while connected to a mobile network*	
		Offline Capabilities	*The application can be used in offline mode*	

Source: Processed by researchers (2023)

Data analysis techniques in this study are divided into two, namely descriptive statistics and inferential statistics. Descriptive statistics includes various techniques used to summarize and describe numerical data for easy interpretation, using both graphical and computational methods. Meanwhile, inferential statistics includes various methods where decision-making regarding populations or statistical processes is based solely on observed samples (Kazmier, 2012).

a. Descriptive statistics

Descriptive statistics are used to describe the identity of respondents and respondents' answers to statements related to the variables studied, for respondents' identities in the form of gender, age, education, name of the company where they work, position in the company, and length of work in the company, presented in the identity table, both absolute and relative numbers.

While respondents' answers to statements related to research variables are presented in the form of frequency distribution and average values of indicators and variables. The explanation of frequency distribution and mean is as follows (Kazmier, 2012):

1) Frequency Distribution
   A frequency distribution is a table containing values grouped into classes, and several observed values belonging to each class are recorded.
2) Mean

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Mean is the number of values in a data group divided by the number of values.

b. SEM-PLS

The stages in PLS analysis are as follows (Ghozali, 2013):

1) Construction of the Model
   After the conceptual framework of research is formed, where it is known that the measurement model (outer model) contains indicators and structural models (Inner Model) that explain the relationship between latent variables.
2) Evaluation of the Outer model
   The measurement model describes the specification of the relationship between latent variables and indicators, also called the measurement model. The next stage in the outer model evaluation is to conduct convergent validity, discriminant validity, and Composite Reliability tests. The description is as follows:
   a. Convergent Validity
      Convergent validity is used to measure in determining whether each estimated indicator validly measures the dimensions of the concept being measured. A scale measuring a weight value greater than 0.50 is considered valid.
   b. Discriminant Validity
      Discriminant validity is a measurement of indicators with latent variables. The discriminant validity measurement is assessed based on the AVE (Average Variance Extracted) value where the AVE value must be greater than 0.50.
   c. Composite Reliability
      Composite Reliability is a degree that indicates common latent (unobserved), so it can show block indicators that measure internal consistency and construct-forming indicators. The accepted limit value for the composite reliability level is 0.60.
3) Inner Model Evaluation
   The evaluation of the Inner Model is done by evaluating the goodness-of-fit of the Inner Model. R Square can evaluate the Inner Model. R Square defines the diversity of endogenous constructs that can be described by exogenous constructs simultaneously. Meanwhile, to measure the construct model, Q-square predictive relevance is used. Q-square can measure how well the observation values are produced by the model and also estimate the parameters. If the Q-square > 0, then the model has predictive relevance, conversely if the Q-square value < 0 indicates the model lacks predictive relevance. A Q-square value greater than 0 (zero) indicates that the model has a predictive relevance value and the model is said to be feasible, while a Q-square value less than 0 (zero) indicates that the model lacks predictive relevance.
4) Hypothesis testing
   The next stage is to conduct a hypothesis test. In this study used significant level (α) = 0.05. The influences discussed in this study are direct influences and indirect influences. The conditions for the acceptance of the Hypothesis are as follows:
   a. If the significance value of the t-test < 0.05, then the research hypothesis is accepted.
   b. If the significance value of the t-test > 0.05, then the research hypothesis is rejected.

III. RESULTS AND DISCUSSION

A. Research Results

Here is a brief description of the research variables:

1) Credit Performance (Y): This variable reflects how effectively BRI Branch Mojokerto achieves the predetermined credit targets. It influences not only the bank's business strategy success but also indicates the level of customer trust in the bank.
2) Process Speed (Z): Determines how quickly the bank can respond to credit requests from customers. This speed is crucial as it can affect customer satisfaction and operational efficiency.
3) Data Accuracy in BRISpot (X1): An important factor in credit decision-making processes. Accurate data enables the bank to perform risk analysis more accurately, thereby reducing the likelihood of credit risks.
4) Ease of Use of BRISpot (X2): This aspect affects the productivity of bank staff in the credit application process. The easier the application is to use, the more efficient the process and the better the service provided to customers.
5) Accessibility of BRISpot (X3): Determines how flexible bank staff are in performing their tasks related to credit issuance. Accessibility includes not only the ability to access various devices but also the ability to conduct credit issuance processes in different locations.

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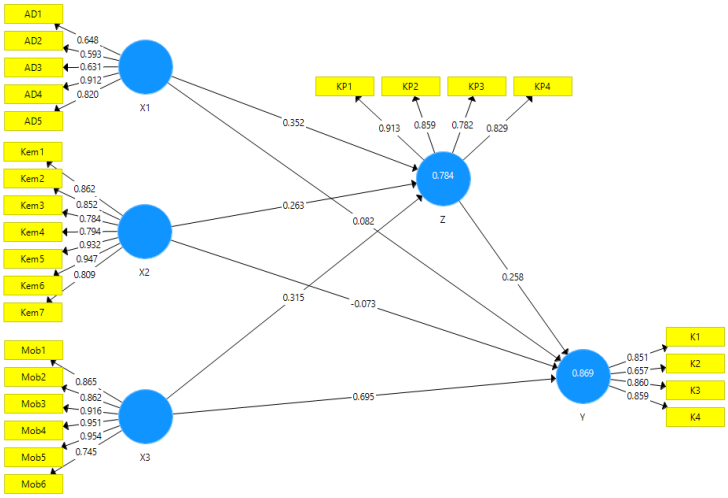

Figure 2 Model Construction

Based on the construction of the above model, the following equation can be made:

$Z = 0{,}352X_1 + 0{,}263X_2 + 0{,}315X_3$

$Y = 0{,}082X_1 – 0{,}073X_2 + 0{,}695X3 + 0{,}258Z$

Information:

Y = Credit Performance

Z = Process Speed

X_1 = Data Accuracy

X_2 = Ease of Use

X_3= Accessibility

Here is a summary of the validity and reliability test results:

1) Construct Validity
   The analysis indicates that all variables meet the construct validity criteria with loading values greater than 0.5 and p-values less than 0.05. All indicator variables significantly influence the measured constructs, such as Data Accuracy, Process Speed, Ease of Use, Credit Performance, and Accessibility. Thus, it can be concluded that all indicator variables validly influence the measured constructs in the model used.
2) Construct Reliability
   All variables demonstrate good reliability based on two criteria, Composite Reliability and Cronbach's Alpha, with values above 0.70. This indicates that each construct in this model can be relied upon.
3) Average Variance Extracted (AVE) Values
   The AVE scores for the Data Accuracy, Process Speed, Ease of Use, Credit Performance, and Accessibility variables all exceed 0.50, indicating good convergent validity for these variables.

Therefore, the validity and reliability test results indicate that the model used in this study is reliable, and its variables are valid for further analysis.

In assessing structural models with PLS, it can be seen from the R Square value for each endogenous latent variable as the predictive power of the structural model where the R Square values are 0.75 (Strong), 0.50 (Medium) and 0.25 (Weak) (Sugiono, 2018; Alimudin et al., 2022). To see if the model meets the model fit criteria, where the model viewed with an SMSR score must be less than 0.1 (Backer et al, 2018; Alimudin et al., 2022).

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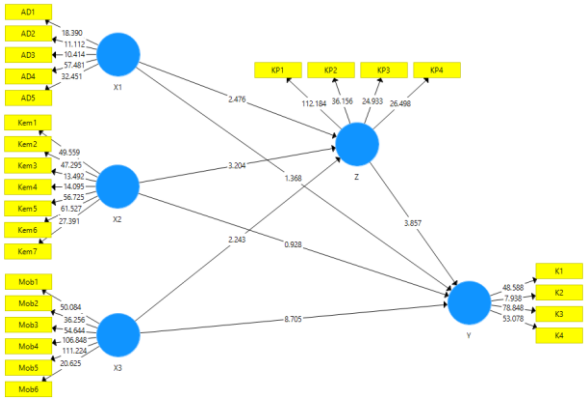

Figure 3 Inner Model

1) R Square

It can be seen that the magnitude of the influence of data accuracy, ease of use, and accessibility on process speed with an R Square value of 78.4% and an R Square Adjusted value of 78.1%, while the magnitude of the influence of data accuracy, ease of use and accessibility on credit performance with an R Square value of 86.9% and an R Square Adjusted value of 86.6%, where the model in this study is categorized as High (Backer et al, 2018; Alimudin et al., 2022).

Table 3 R Square Score

Exogenous Variables	*R Square*	*R Square Adjusted*
Process Speed	*0.784*	*0.781*
Credit Performance	*0.869*	*0.866*

Source: Data processed 2024

2) Fit Model

Indicates an SMSR value of 0.093 where the value is greater than 0.1 and an NFI value of 0.707 is less than 1 which means the model meets the model fit criteria.

Table 4 Fit Model

	Model Saturated	*Estimation Model*
SMSR	*0.093*	*0.093*
d_ULS	*2.709*	*2.709*
d_G	*0.969*	*0.969*
Chi-Square	*555.365*	*555.365*
NFI	*0.707*	*0.707*

Source: Data processed 2024

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3) Research Hypothesis Testing

Table 5 Testing Hypothesis Research

Influence of variables	*Coefficient*	*P values*	*Limit Value*
Data Accuracy -> Process Speed	*0,352*	*0,012*	*0,05*
Data Accuracy -> Credit Performance	*0,082*	*0,162*	*0,05*
Process Speed -> Credit Performance	*0,258*	*0,000*	*0,05*
Ease of Use -> Process Speed	*0,263*	*0,001*	*0,05*
Ease of Use -> Credit Performance	*-0,073*	*0,370*	*0,05*
Accessibility -> Process Speed	*0,315*	*0,025*	*0,05*
Accessibility -> Credit Performance	*0,695*	*0,000*	*0,05*

Source: Data processed 2024

Table 5 presents the results of hypothesis testing in this study, where the influence between the variables studied is evaluated based on the p-value. The p-value is used to determine the statistical significance of the relationship between variables. In this context, the effect that is considered significant is when the p-value is less than the previously set limit value, which is 0.05. The test results showed that there was a statistically significant influence between several pairs of variables.

1. The first hypothesis, BRISpot Data Accuracy has a significant effect on the Speed of the BRI Mojokerto Branch crediting process.
   Data accuracy has a significant influence on the speed of the process (p-value = 0.012 < 0.05), hence the first hypothesis is accepted which means that the level of data accuracy has a positive and significant impact on the speed of the crediting process. For the coefficient value of 0.352 which means that if the accuracy of the data increases by one unit, the process speed will increase by 0.352 with the record of other variables fixed.
2. The second hypothesis, BRISpot Data Accuracy has a significant effect on the Performance of BRI Credit Target Achievement Mojokerto Branch
   Data accuracy does not have a significant effect on credit performance (p-value = 0.162 > 0.05), which shows that data accuracy does not have a significant effect on credit performance because the coefficient value is very small at 0.08.
3. The third hypothesis is that the ease of use of BRISpot has a significant effect on the speed of the BRI Mojokerto Branch lending process.
   Ease of use has a significant influence on the speed of the process (p-value = 0.001 < 0.05), hence the third hypothesis is accepted which means that the level of ease of use has a positive and significant impact on the speed of the crediting process. For the coefficient value of 0.263 which means that if the ease of use increases by one unit, the process speed will increase by 0.263 with the record of other variables fixed.
4. The fourth hypothesis, the Ease of Use of BRISpot has a significant effect on the Performance of Achieving the BRI Credit Target Mojokerto Branch.
   Ease of use does not have a significant effect on credit performance (p-value = 0.370 > 0.05), which indicates that ease of use does not have a significant effect on credit performance because the coefficient value is very small and negative at -0.07.
5. Hipótesis kelima, Aksesbilitas BRISpot berpengaruh signifikan terhadap kecepatan proses pemberian kredit BRI Cabang Mojokerto.
   Accessibility has a significant influence on the speed of the process (p-value = 0.025 < 0.05), hence the fifth hypothesis is accepted which means that accessibility has a significant impact on the speed of the crediting process. For the value of the coefficient of 0.315 which means that if accessibility increases by one unit, the process speed will increase by 0.315 with the record of other variables fixed.

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6. The sixth hypothesis, BRISpot Accessibility has a significant effect on the Performance of BRI Credit Target Achievement Mojokerto Branch.
   Accessibility has a significant influence on the achievement of credit targets (p-value = 0.000 < 0.05), hence the sixth hypothesis is accepted which means that accessibility has a significant impact on the performance of achieving credit targets. For the coefficient value of 0.695 which means that if accessibility increases by one unit, the achievement of the target will increase by 0.695 with the record of other variables fixed.
7. The seventh hypothesis, the speed of the lending process through BRISpot has a significant effect on the Performance of Achieving BRI Credit Target Mojokerto Branch.
   The speed of the process has a significant influence on the performance of achieving the credit target (p-value = 0.000 < 0.05), hence the seventh hypothesis is accepted which means that the speed of the process has a significant impact on the performance of achieving the credit target. For the coefficient value of 0.258 which means that if the process speed increases by one unit, the achievement of the target will increase by 0.258 with the record of other variables fixed.

Table 6 Indirect influence

Influence	*The value of the path coefficient*	*P values*	*Limit Value*
Data Accuracy -> Process Speed -> Credit Performance	*0,091*	*0,037*	*0,05*
Ease of Use -> Speed of Process -> Credit Performance	*0,068*	*0,044*	*0,05*
Accessibility -> Process Speed -> Credit Performance	*0,081*	*0,035*	*0,05*

Source: Data processed 2024

Table 6 shows the indirect influence of data accuracy, ease of use, and accessibility variables on credit performance through intermediary variables of process speed. The value of the path coefficient indicates how much indirect influence the initial variable has on the final variable through the intermediate variable. In this case, the value of the path coefficient indicates the magnitude or magnitude of the influence.

Based on the table, it can be observed that there is a significant indirect influence of the variables of data accuracy, ease of use, and accessibility on credit performance through process speed. It is characterized by a p-value that is smaller than the previously set limit value, which is 0.05. That is, the indirect influence of these three variables on credit performance through process speed is considered statistically significant. For example, the indirect effect of data accuracy on credit performance through process speed has a path coefficient of 0.091 with a p-value of 0.037, which indicates statistical significance because the p-value is below the set limit value. The same is true of the indirect effect of ease of use and accessibility on credit performance through process speed. Therefore, it can be concluded that the variables of data accuracy, ease of use, and accessibility have a significant indirect influence on credit performance through the speed of the process at the BRI Mojokerto Branch.

Table 7 Total influence

Influence	*The value of the path coefficient*	*P values*	*Limit Value*
Data Accuracy -> Process Speed	*0,352*	*0,012*	*0,05*
Data Accuracy -> Credit Performance	*0,173*	*0,008*	*0,05*
Speed of Process -> Credit Performance	*0,258*	*0,000*	*0,05*
Ease of Use -> Process Speed	*0,263*	*0,001*	*0,05*
Ease of Use -> Credit Performance	*-0,005*	*0,955*	*0,05*

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Accessibility -> Process Speed	*0,315*	*0,025*	*0,05*
Accessibility -> Credit Performance	*0,776*	*0,000*	*0,05*

Source: Data processed 2024

Table 7 presents the total effect of the variables studied on credit performance at the BRI Mojokerto Branch. This total effect includes the direct and indirect influence of these variables on overall credit performance. In the explanation of this table, we will pay attention to the value of the path coefficient and the p-value to assess the statistical significance of the influence.

From the table, it can be seen that several variables have a significant total influence on credit performance. First, the data accuracy variables had a significant total influence on process speed (path coefficient = 0.352, p-value = 0.012 < 0.05) and credit performance (path coefficient = 0.173, p-value = 0.008 < 0.05), indicating that data accuracy directly affects both process speed and credit performance. Furthermore, the process speed variable also significantly influenced credit performance (path coefficient = 0.258, p-value = 0.000 < 0.05), indicating that the faster the crediting process, the better the credit performance.

Then, the ease-of-use variable also had a significant total effect on process speed (path coefficient = 0.263, p-value = 0.001 < 0.05), but was not shown to have a significant effect on the credit performance (path coefficient = -0.005, p-value = 0.955 > 0.05). This shows that although ease of use contributes to increased process speed, it has no direct effect on credit performance.

Finally, accessibility variables also had a significant total influence on process speed (path coefficient = 0.315, p-value = 0.025 < 0.05) and credit performance (path coefficient = 0.776, p-value = 0.000 < 0.05), indicating that accessibility plays an important role in improving both the speed of the lending process and the performance of achieving credit targets at BRI Mojokerto Branch.

B. Discussion

1. The accuracy of BRISpot Data has a significant effect on the Speed of the BRI Mojokerto Branch crediting process

Data accuracy has a significant influence on the speed of the process (p-value = 0.012 < 0.05), which means that the level of data accuracy has a positive and significant impact on the speed of the crediting process. For the coefficient value of 0.352 which means that if the accuracy of the data increases by one unit, the process speed will increase by 0.352 with the record of other variables fixed. Based on the table, data on the remaining debt and loan history of BRI and others are also considered to be always updated both in amount and date, as shown by the mean value reaching 4,257 which is in the high category which affects the speed of the process.

In the daily operations of a bank branch, especially in the process of providing credit, data accuracy is very important. For example, when a customer applies for a loan, a bank branch needs to check the loan history and the remaining debt of that customer to determine eligibility and the amount of loan that can be granted. If data regarding loan history and remaining debt is inaccurate or not updated, the lending process can be slow and potentially hamper branch operational efficiency.

In this case, if the accuracy of BRISpot data is high, it means that information about the loan history and remaining debt of BRI customers is available precisely and up-to-date. This will make it easier for bank officers to conduct loan feasibility assessments and calculate the amount of loans that can be approved quickly and accurately. Conversely, if the accuracy of the data is low, bank officers may need to spend longer verifying the information, causing delays in the crediting process.

Thus, the results of the analysis that show a significant influence between the accuracy of BRISpot data and the speed of the lending process reflect the importance of data quality in supporting bank operational efficiency, which in turn can affect the speed and responsiveness in serving customers.

2. The accuracy of BRISpot Data does not have a significant effect on the Performance of BRI Credit Target Achievement Mojokerto Branch

Data accuracy does not have a significant effect on credit performance (p-value = 0.162 > 0.05), which shows that data accuracy does not have a significant effect on credit performance because the coefficient value is very small at 0.08. In the Variable Description table, the performance of achieving the credit target, the BRISpot indicator can help meet the target loan amount that has been set, having a value of 4,469, so data accuracy does not have a significant effect because BRISpot is not only a matter of data accuracy, but more on the ability of intuition from decision holders.

In bank operations, especially in achieving predetermined credit targets, data accuracy is one of the factors considered. However, in this case, the results of the analysis show that the accuracy of BRISpot data does not

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have a significant influence on the performance of achieving credit targets. Although the data obtained from BRISpot is accurate, the performance of achieving credit targets does not depend entirely on the accuracy of the data alone. For example, branch management's ability to plan effective marketing strategies, manage customer relationships, and credit risk assessment are also very important factors in achieving the credit targets set.

BRI Mojokerto Branch has a good team in managing credit portfolios and ensuring that customers meet the credit criteria that have been set. Therefore, while data accuracy is important, overall credit performance is also heavily influenced by management capabilities and other operational practices. Thus, the results of the analysis that show that the accuracy of BRISpot data does not have a significant influence on the performance of achieving credit targets reflect the complexity of other factors that affect credit performance in the field, apart from data accuracy alone.

3. The ease of use of BRISpot has a significant effect on the Speed of the BRI Mojokerto Branch lending process

Ease of use has a significant influence on the speed of the process (p-value = 0.001 < 0.05), hence the third hypothesis is accepted which means that the level of ease of use has a positive and significant impact on the speed of the crediting process. For the coefficient value of 0.263 which means that if the ease of use increases by one unit, the process speed will increase by 0.263 with the record of other variables fixed. In the description table of the BRISpot Ease of Use Variable, it does not take long to understand and use the BRISpot application smoothly and is indicated by a value of 4,394. This application is a system that is easy to learn and practice quickly.

The ease of use of BRISpot has a significant impact on the speed of the lending process at the BRI Mojokerto Branch. With a p-value of 0.001 < 0.05, the third hypothesis is accepted, showing that the level of ease of use contributes positively and significantly to the speed of the crediting process. A coefficient value of 0.263 indicates that each one-unit increase in ease of use will increase the processing speed by 0.263, with the other variables fixed.

In the real context of the field, this is reflected in the experience of bank officers who found that using the BRISpot application does not take long to understand and master. A concrete example is bank officers who can quickly and smoothly access customer data, fill out application forms, and carry out verification processes efficiently using BRISpot. Thus, the ease of use of BRISpot not only speeds up the crediting process but also helps increase productivity and efficiency in the branch.

4. The Ease of Use of BRISpot has a significant effect on the Performance of Achieving BRI Credit Target Mojokerto Branch

The ease of use of BRISpot has a significant effect on the speed of the lending process at the BRI Mojokerto Branch. The results of the analysis showed that ease of use had a positive and significant impact on the speed of the process (p-value = 0.001 < 0.05), so the third hypothesis was accepted. The value of the coefficient obtained is 0.263, which means that every one-unit increase in ease of use will increase the speed of the process by 0.263, provided that other variables are fixed. The Ease of Use variable of BRISpot indicates that this application can be learned and used smoothly in a short time, with a value of 4,394, signifying its ease of use.

The ease of use of BRISpot has a significant impact on the performance of achieving credit targets at the BRI Mojokerto Branch. This can be explained logically by the fact that with the ease of using the BRISpot application, the crediting process can be done more quickly and efficiently. For example, bank officers can easily access customer data and input the necessary information without significant technical obstacles, thus speeding up the credit approval process.

Another example is, with the intuitive and user-friendly features in BRISpot, bank officers do not need to spend a lot of time learning or understanding how to use the application. As a result, they can focus on increasing productivity and achieving credit targets set by branch management.

Thus, the ease of use of BRISpot not only speeds up the lending process but also helps improve branch performance in achieving predetermined credit targets. This shows that user-friendly technology applications such as BRISpot can make a significant contribution to achieving business goals and improving operational efficiency in the field.

5. BRISpot accessibility has a significant effect on the speed of the BRI Mojokerto Branch lending process

The accessibility of BRISpot has a significant effect on the speed of the lending process at the BRI Mojokerto Branch. The fifth hypothesis is accepted because the p-value of 0.025 < 0.05, indicates a significant impact. A coefficient value of 0.315 indicates that every one-unit increase in accessibility will increase the speed of the process by 0.315, with other variables fixed. The variable description of the speed of the crediting process shows that credit application documents are verified quickly and effectively through BRISpot, with respondents' answer scores of 4,394. This shows that BRISpot can adapt to different screen sizes and device resolutions (value 4,269), as well as keep user data safe when connected to the same mobile network (4,269). These conditions strengthen the influence of BRISpot accessibility on the performance of achieving credit targets at the branch.

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The accessibility of BRISpot has a significant impact on the speed of the lending process at the BRI Mojokerto Branch. This can be explained by the logic that the easier it is for bank officers to access and use BRISpot, the faster the crediting process can be carried out. For example, with BRISpot accessible through various devices and adapting to different screen sizes, bank officers can easily access the app wherever they are, without being constrained by the device they are using.

In addition, the speed of the crediting process can also be increased because BRISpot allows credit application documents to be verified quickly and effectively. A concrete example is that bank officers can easily check and validate customer data in real time through BRISpot, without having to rely on time-consuming manual processes.

Thus, conditions in the field show that good BRISpot accessibility has a significant impact on the performance of achieving credit targets in the branch. This reinforces the importance of ensuring that the application is easily accessible and used by bank officers to speed up the lending process and improve operational efficiency.

6. BRISpot Accessibility Has a Significant Effect on the Performance of BRI Credit Target Achievement Mojokerto Branch

Accessibility has a significant influence on the achievement of credit targets (p-value = 0.000 < 0.05), hence the sixth hypothesis is accepted which means that accessibility has a significant impact on the performance of achieving credit targets. For the coefficient value of 0.695 which means that if accessibility increases by one unit, the achievement of the target will increase by 0.695 with the record of other variables fixed.

BRISpot accessibility has a significant influence on the performance of achieving credit targets at the BRI Mojokerto Branch. With a p-value of 0.000 < 0.05, the sixth hypothesis is acceptable, indicating a statistically significant impact. A coefficient value of 0.695 illustrates that every one-unit increase in accessibility will result in an increase in target achievement of 0.695, with other variables fixed.

A concrete example of the effect of BRISpot accessibility on the achievement of credit targets can be found in the daily practice of the branch. For example, with easy and fast access to BRISpot, bank officers can more efficiently manage the lending process, including the credit application, assessment, and approval process. Thus, branches can be faster and more effective in achieving credit targets set by management.

Thus, the reality on the ground shows that BRISpot accessibility has a significant role in supporting the achievement of credit targets at the BRI Mojokerto Branch. This confirms the importance of an easily accessible and usable technology infrastructure to improve the efficiency and overall performance of the branch in achieving its business goals.

7. The speed of the lending process through BRISpot has a significant effect on the Performance of BRI Mojokerto Branch Credit Target Achievement

The speed of the lending process through BRISpot has a significant impact on the performance of achieving credit targets at the BRI Mojokerto Branch. With a p-value of 0.000 < 0.05, the seventh hypothesis is accepted, indicating a statistically significant impact. A coefficient value of 0.258 indicates that every one-unit increase in process speed will increase the achievement of the target by 0.258, with the other variables fixed. In practice, the process of assessing the eligibility of borrowers through BRISpot can be carried out quickly, as seen in the Variable Description of Speed of the lending process table. The speed of this assessment process affects the level of achievement of credit targets, as reflected by the high respondent answer score of 4,234. Thus, the speed of the lending process through BRISpot not only helps speed up the process but also contributes to the achievement of the credit targets set by the branch.

In real situations on the ground, the process of assessing the eligibility of borrowers through BRISpot can be completed quickly. For example, bank officers can easily access customer data and assess borrower eligibility efficiently using the BRISpot application. The speed in this assessment process then affects the branch's ability to achieve the set credit target. As a result, customer satisfaction levels increase as the lending process becomes smoother and more responsive to their needs. Thus, the speed of the lending process through BRISpot not only speeds up the operational process but also directly contributes to the achievement of the credit targets set by the branch.

IV. CONCLUSION

Based on the results of hypothesis testing in this study, we can draw the following conclusions:

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1) There is a statistically significant influence between the accuracy of BRISpot debtor data on the speed of the lending process at BRI Mojokerto Branch (p-value = 0.012 < 0.05). That is, the higher the level of data accuracy, the faster the crediting process is carried out.
2) The effect of BRISpot data accuracy on the performance of achieving credit targets at BRI Mojokerto Branch is not statistically significant (p-value = 0.162 > 0.05). This shows that there is no significant relationship between the accuracy of BRISpot data and the performance of achieving credit targets.
3) There is a significant influence between the ease of use of BRISpot on the speed of the lending process (p value = 0.001 < 0.05). This indicates that the easier it is to use the BRISpot application, the faster the crediting process will be carried out.
4) The effect of BRISpot's ease of use on the performance of achieving credit targets is not statistically significant (p-value = 0.370 > 0.05). This shows that the ease of use of BRISpot does not significantly affect the performance of achieving credit targets.
5) There is a significant influence between BRISpot accessibility and the speed of the lending process (p-value = 0.025 < 0.05). This indicates that BRISpot accessibility plays an important role in increasing the speed of the lending process.
6) BRISpot accessibility also has a significant influence on the performance of achieving credit targets (p-value = 0.000 < 0.05). This shows that BRISpot's accessibility positively affects the performance of achieving credit targets.
7) The speed of the lending process through BRISpot has a significant influence on the performance of achieving credit targets (p-value = 0.000 < 0.05). This shows that the faster the crediting process, the better the performance of achieving its credit targets.

Based on the conclusions of the results of hypothesis testing in this study, several suggestions can be given both for companies and subsequent research:

Advice for Companies:

1) Companies are advised to further improve the accuracy of BRISpot debtor data by periodically evaluating and improving the data management system used. This will help increase efficiency in the crediting process by ensuring the data used is accurate and reliable.
2) Focus efforts to improve the speed of the lending process by considering the ease of use factor of the BRISpot application. Companies can improve the application interface to ensure users can easily access and use the features provided so that the crediting process can be done more quickly and efficiently.
3) BRISpot accessibility also needs to be considered as an important factor in increasing the speed of the lending process. Companies may consider developing or improving features that support the use of BRISpot applications across multiple platforms and network conditions, thus enabling easier and faster access for users.

Suggestions for Next Research:

1) Further research may involve other variables that may also affect the performance of achieving credit targets in the company, such as the level of education of debtors, income levels, or the level of consumer confidence in banking technology.
2) Learn more about the factors that affect the ease of use of the BRISpot application and how these factors can have an impact on the performance of achieving credit targets.
3) Further research on how the use of axile-based banking technologies, such as BRISpot, can contribute to the improvement of overall banking services and performance, as well as their impact on customer satisfaction.

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