ABSTRAK

Pengaruh Promosi, Kualitas Layanan, dan Prosedur Pembiayaan terhadap Keputusan Nasabah UMKM dalam Pengambilan kredit usaha rakyat (KUR) pada PT Bank BRI Unit Simpang Pebem Palembang

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Penelitian ini bertujuan mengetahui pengaruh promosi, kualitas layanan, dan prosedur pembiayaan terhadap keputusan nasabah UMKM dalam mengambil Kredit Usaha Rakyat (KUR) di PT Bank Rakyat Indonesia (Persero) Unit Simpang Pebem Palembang. Penelitian menggunakan pendekatan kuantitatif dengan metode deskriptif. Populasi penelitian berjumlah 552 nasabah UMKM pengguna KUR, sedangkan sampel sebanyak 85 responden ditentukan menggunakan rumus Slovin dengan teknik *accidental sampling*. Data diperoleh melalui penyebaran kuesioner, wawancara, dokumentasi, serta didukung oleh studi pustaka yang relevan. Selanjutnya, data diolah menggunakan SPSS melalui uji instrumen, uji asumsi klasik, regresi linier berganda, uji *t*, uji *F*, dan koefisien determinasi. Hasil penelitian membuktikan bahwa promosi, kualitas layanan, dan prosedur pembiayaan masing-masing memberikan pengaruh positif dan signifikan terhadap keputusan nasabah dalam mengambil Kredit Usaha Rakyat (KUR).

Kata kunci: promosi, kualitas layanan, prosedur pembiayaan, keputusan nasabah, kredit usaha rakyat (KUR).

ABSTRACT

The Effect of Promotion, Service Quality, and Financing Procedures on MSME Customers' Decisions in Taking People's Business Credit (KUR) at PT Bank Rakyat Indonesia Simpang Pebem Unit Palembang

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This study aims to find out the effect of promotion, service quality, and financing procedures on the decision of MSME customers in taking People's Business Credit (KUR) at PT Bank Rakyat Indonesia (Persero) Simpang Pebem Palembang Unit. The study uses a quantitative approach with a descriptive method. The research population consists of 552 MSME customers using KUR, while a sample of 85 respondents was determined using the Slovin formula with an accidental sampling technique. Data were collected through questionnaires, interviews, documentation, and supported by relevant literature studies. The data were then processed using SPSS through instrument tests, classical assumption tests, multiple linear regression, t-tests, F-tests, and the coefficient of determination. The results show that promotion, service quality, and financing procedures each have a positive and significant effect on customers' decisions in taking People's Business Credit (KUR).

Keywords: promotion, service quality, financing procedures, customer decisions, people's business credit