

Analysis of Credit Marketing Strategy, Credit Granting Procedures and Trust in Customer Satisfaction in Savings and Loan Cooperatives Dhuafa Partners (Komida) Bumiayu Brebes Branch

Analysis of Credit Marketing Strategies, Credit Granting Procedures and Trust in Customer Satisfaction in Savings and Loan Cooperatives Mitra Dhuafa (Komida) Bumiayu Brebes Branch

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ARTICLE INFO		ABSTRACT
Article History: Received: September 3, 2024 Revised: September 6, 2024 Accepted: November 20, 2024		<i>This study aims to determine the influence of credit marketing strategies on customer satisfaction in savings and loan cooperatives, credit granting procedures on customer satisfaction in savings and loan cooperatives, trust in customer satisfaction in savings and loan cooperatives, and analysis of credit granting procedures and credit marketing strategies, credit granting procedures and trust together on customer satisfaction at the Bumiayu Brebes Branch Commission. This study uses a quantitative descriptive approach and the type of research is an empirical study supported by a survey. The population in this study are all customers of the Bumiayu Brebes Branch of the Commission. The sampling technique in this study was random sampling, with the Slovin margin error formula of 10%, obtained by 96 respondents. The data used is primary data in the form of a questionnaire instrument. The results of the study showed that the credit marketing strategy had a positive and significant effect on customer satisfaction at Komida Bumiayu Brebes with a t-value calculated $> t$ table ($4.699 > 1.98498$); the credit granting procedure has a positive and significant effect on customer satisfaction at the Bumiayu Brebes Branch Commission with a t-value calculated $> t$ table ($2.714 > 1.98948$); trust has a positive and significant effect on customer satisfaction at the Bumiayu Brebes Branch Commission with at value calculated $> t$ table ($3.531 > 1.98948$), simultaneously credit marketing strategies, credit granting procedures, and trust have an effect on customer satisfaction at the Bumiayu Brebes Branch Commission with an F value of the $> t$ table $F = 17.695 > 2.47$. The variables of credit marketing strategy, credit granting procedures, and contributing 34.50% had an effect on customer satisfaction at the Bumiayu Brebes Branch Commission, while the remaining 65.50% were influenced by variables that were not studied.</i>
Keywords: Credit Marketing Strategy, Credit Granting Procedure, Trust, Customer Satisfaction		
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1. INTRODUCTION

Cooperatives are business entities that are formed together based on the principle of family [1]. Cooperatives play a role in growing and developing the economic potential of the people in realizing a democratic economic life based on togetherness, openness and family. Cooperatives also facilitate transactions between *supply* and *demand*, facilitate the procurement of investment capital and working capital for business actors [2].

Cooperatives as financial institutions have an intermediary role (*financial intermediaries*), transferring funds (*loanable finds*) from savers or surplus units (*leaders*) to borrowers, which is very vital to support the smooth running of the economy [3]. Cooperatives can act as fund collectors and channel them back to the community to be used in the distribution of economic growth and national stability towards community welfare.

The main objective of cooperative service activities and marketing strategies is to increase the number of customers, both in terms of quality and quantity [4]. To achieve this goal, it can be done in various ways, one of which is by providing satisfaction for customers or clients. Satisfaction is the level of a person's feelings after comparing the performance/results felt with expectations. Customer

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satisfaction is the perception that their expectations have been met, optimal results are obtained for each customer and banking services by considering the capabilities of customers and their families, attention to their families, attention to customer needs so that good continuity.

The Mitra Dhuafa Cooperative (Komida) was founded in 2004, at that time it was still in the legal form of the Mitra Dhuafa Foundation. After that there was a change to the Mitra Dhuafa Cooperative in 2009 with No. 849/BH/MENRH/VII/2009. Currently, Komida has more than 800,000 members divided into more than 693 groups, each group consisting of 6 to 9 members [5]. Komida is a Savings and Loan Cooperative (KSP) that helps low-income women in meeting business capital. The absence of collateral in the form of goods and the easy process of applying for loans make Komida the institution of choice for women. Not only that, Komida always strives to meet the needs of its members.

Customer Satisfaction

Customer satisfaction is a feeling of pleasure or disappointment from customers that grows after customers match the performance or results of the product they think about with the expected performance [6]. Customer satisfaction is a very important factor and determines the success of a business entity because the community is the consumer of the products/services it produces. Therefore, Komida Bumiayu must be able to meet the needs and desires of the community, so as to achieve customer satisfaction and further in the future customer loyalty can be achieved. Because, if it cannot meet the needs and satisfaction of customers, it can cause customer dissatisfaction and disloyalty to a product to fade and switch to products/services or services provided by other banking/cooperative service units.

Satisfactory and quality service will build customer loyalty, and satisfaction is closely related to the "word of mouth", then the right marketing strategy will also bring in new customers/clients [1]. The next effect will continue in the process of forming an increasing Komida image. This is because the competitive conditions are very tight, so every Komida will try to position itself as well as possible in the eyes of customers/clients so that they can be trusted to meet their needs in the financial sector.

To provide optimal satisfaction to customers, all existing marketing elements must be integrated. Avoid any conflict between Komida and customers. One way to resolve this coordination and integration is to use one person who is fully responsible for all marketing activities, namely the marketing manager. This will make all activity agendas more focused and avoid dualism of decisions.

The customer satisfaction indicators used in this study refer to the opinions of Hawkins and Lonney quoted in [7] including:

- Conformity to expectations is the level of conformity between the performance expected by the customer and that perceived by the customer.
- Returning interest is the customer's willingness to return or use the service again.
- Willingness to recommend is the customer's willingness after using a product or service to recommend it to friends or relatives.

Based on initial observations in the field, there are still many competitors offering similar products/services, promotions that are less than optimal due to limited financial capabilities, and do not yet have good governance in the field of marketing management. From the data at the Dhuafa Savings and Loan Cooperative (Komida), the development of targets in the last 3 years can be seen.

Table 1. Progress of Komida Bumiayu Branch

Information	January 2024		February 2024		March 2024		%
	Target	Realization	Target	Realization	Target	Realization	
Total Members	2,710	2,691	2,714	2,633	2,730	2,651	93
Total Client	2,656	2,656	2,662	2,536	2,675	2,581	94
Disburse	751.8	430,500	1,093,900	635,350,000	1,022,275	973,730,000	81
Total Savings	1,777,431	1,749,124	1,830,439	1,771,373	1,903,321	1,322,452	

Source: Processed Komida data

Based on the table, the target realization of financial performance can be seen in the Total Savings

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figure in the last three years that in January 2024, the target realization was 93%, in February 2024, the target realization was 94%, in March 2024, the target realization was 81%. The decline in monthly target achievement can be caused by various things. It could be from *marketing performance factors* or other factors. Of course, this is a challenge for management to improve themselves to improve the situation.

Credit Marketing Strategy

Nitisusastro (2013) in [8] marketing strategy is a plan, implementation and control of activities aimed at influencing exchanges in order to achieve organizational goals. Marketing strategy is the marketing logic used by companies with the hope that business units can achieve company goals (Kotler, 2001) in [9]. Marketing strategy is a comprehensive plan that provides guidance on activities to be carried out to achieve a company's marketing goals [10]. It can be concluded that marketing strategy is a tool for the entire series of activities in the marketing mix, marketing strategy provides direction for companies to control all aspects in order to achieve the goals set by the company in meeting the desires and needs of consumers/customers/clients.

Marketing strategy has an important role in it, there are *segmentation, targeting, and positioning* that determine the success of a company in running its business in the marketing sector (Putri, 2018). Four indicators in marketing strategy [11], namely: a) segmentation, b) target (*targeting*), c) positioning, d) *differentiation*.

Basically, every cooperative has a marketing strategy in trying to develop its business. Strategy is an action that is incremental (always increasing) and continuous, and is carried out based on the perspective of what is expected by customers/clients in the future. Marketing strategies include, service products, interest rates, promotions, and locations/places that need to be evaluated periodically every time. The implementation of a marketing strategy that is carried out well by Komida will make the cooperative a destination or target for customers to come. If the marketing strategy is carried out well by Komida, then the possibility of a credit loan value will increase.

Credit Granting Procedure

In addition to credit marketing strategy factors, other factors that influence the decline in savings targets, resulting in decreased customer satisfaction, are credit granting procedures. According to Banking Law Number 14 of 1967, credit granting procedures are the granting of credit based on the bank's belief in the customer's ability and capability to pay their debts [12]. Credit granting procedures are a series of interrelated activities to complete a job, namely distributing credit to parties in need of funds [13]. According to M. Nafarin (2009) in [14], procedures are sequences of interrelated tasks that are formed to ensure uniform work implementation. To obtain this belief, before granting credit, the bank must conduct a careful assessment of the character, ability, capital, collateral, and business prospects of the debtor.

Credit distribution is one way to spread the risk of problematic credit by distributing credit more evenly. It seems that there are still few customers who apply for and receive credit from the Dhuafa Cooperative. This is due to the lack of public knowledge about credit procedures at the bank. In addition, the marketing strategy carried out by the Dhuafa Cooperative employees is not going well and there are still few people who know about this. If the credit that is distributed experiences a jam, then the step taken is to save the credit. If it can still be helped, then the right action is to increase the amount of credit or extend the term. If it can no longer be saved, then the last action is to confiscate the collateral that has been pledged by the customer.

The basis for providing credit is based on an analysis of three pillars, namely the ability to pay, willingness to pay and collateral [15]. In providing credit (credit distribution) to credit recipients (debtors), the Dhuafa Cooperative has analyzed debtors internally and externally so that undesirable things do not occur, such as bad credit. Debtors will be analyzed from character analysis, ability analysis, capital analysis, condition analysis, and collateral analysis. In addition, there is also an analysis of the ability to repay loans. The credit provision indicators used in this study according to Syafril (2020) use the 5C principle that must be met by customers who apply for credit, namely:

- a. *Character* by looking at the character and background of the prospective borrower or customer applying for credit.
- b. *Capacity* by looking at the prospective borrower's ability to pay their credit.

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- c. *Capital* looks at the capital owned by the borrower, for his/her business or enterprise.
- d. *Collateral* refers to the guarantee provided by a prospective borrower when applying for credit to a bank.
- e. *Conditions* for knowing the good economic conditions are general and specific to the business sector that the customer is working for.

Credit provision is based on caution and trust. The flow in credit provision is as follows:

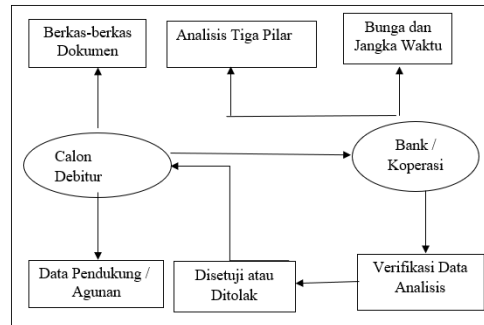


Figure 1. Credit Granting Flow

The basis for providing credit is based on the analysis of three pillars, namely the ability to pay, willingness to pay and collateral [16]. In providing credit (credit distribution) to credit recipients (debtors), the Dhuafa Cooperative has analyzed the debtor internally and externally so that undesirable things do not happen, for example bad credit. The debtor will be analyzed from character analysis, ability analysis, capital analysis, condition analysis, and collateral analysis. In addition, there is also an analysis of the ability to repay the loan.

Based on observations of credit procedures, it was found that there are still prospective debtors who have not paid attention to the completeness of the document file requirements along with supporting documents such as collateral; there are prospective debtors who do not consider a number of prerequisites such as interest, term and maximum loan given; the debtor wants a fast process by not paying attention to the completeness of the required documents, the debtor wants a loan amount that exceeds the loan limit that does not match the collateral prepared.

Trust

The factor that influences customer interest in Komida Bumiayu Branch is the trust factor. Rofiq in [17] defines trust as the trust of a certain party towards another in conducting a transaction relationship based on a belief that the person he trusts has all his obligations properly as expected. Trust is a person's desire to feel someone's behavior based on the assumption that other people will act towards people who can be trusted according to him, depending on his ability to be able to supervise and control them [18]. Trust is a variable that is key in developing consumer desire for durable products to be able to maintain long-term relationships, in this case the relationship between customers and a company's brand [19]. It can be stated that trust is the trust of a certain party towards another in conducting a transaction relationship based on a belief that the person he trusts will fulfill all his obligations properly as expected.

Trust is a key element that influences customer interest. Customers tend to choose financial institutions that they trust to maintain integrity, provide transparent services, and fulfill their promises. Trust can be built through positive experiences, good reputations, and evidence of consistency in service. Financial institutions that have a solid track record in providing reliable services and meeting customer needs will find it easier to attract and retain customers. According to Mayer et al. (1995) in [9] There are three factors that form a person's trust in others, namely: ability, benevolence, and integrity.

The trust factor is very important in increasing the interest of Komida Cabang Bumiayu customers because trust builds customer loyalty and satisfaction. When customers feel confident that Komida Cabang Bumiayu can be relied on to fulfill promises and provide quality services, they tend to stay committed and use the service continuously. This loyalty not only increases customer retention but can also generate positive references, which helps bring in new potential customers. In addition, customers who trust their financial institutions will be more satisfied and feel safer in making financial decisions, such as borrowing money or business capital.

Trust also plays a role in reducing uncertainty and improving the company's image [20]. When Komida Cabang Bumiayu demonstrates transparency, integrity, and clear communication, customers feel safe and confident that their financial decisions will be managed well. The positive reputation built through this trust makes it easier for customers to make decisions, because they feel more confident in choosing the products or services offered. Thus, focusing on building and maintaining trust can increase customer interest in joining and using Komida Cabang Bumiayu services.

The current phenomenon related to customer trust factors in Komida Cabang Bumiayu reflects several significant trends. With increasingly wider access to information through the internet and social media, customers are becoming more aware and critical of financial services, demanding transparency and a good reputation. The crisis of trust in the financial sector also affects all institutions, including Komida Cabang Bumiayu, which must work harder to build and maintain customer trust. In addition, changes in customer behavior who want a fast and easy experience in applying for loans are pressuring companies to improve their processes.

Based on the results of interviews conducted by Komida customers of Bumiayu Branch, it was obtained information that their interest in deciding to take the first loan was because of the trust factor. This trust factor will make both parties comfortable in carrying out the loan process because if both parties already trust each other then there is no more suspicion in carrying out their responsibilities. because the second factor is because it is easy to apply for a loan, loans without collateral only collect photocopies of the husband and wife's KK and KTP, the interest is given lightly, the third factor is the quality of service that is very friendly which makes people comfortable in making loans.

Customer trust in Komida Cabang Bumiayu can be damaged if they experience inconsistent or inadequate service. For example, if customers have a poor or unsatisfactory service experience, they may be hesitant to continue using the service or recommend it to others. In addition, the company's reputation can be affected by negative news or cases of problems involving Komida Cabang Bumiayu, such as poor complaint handling or compliance issues, which can reduce customer trust and affect the company's image in the public eye. Ineffective or unresponsive communication to customer questions and needs can also cause dissatisfaction and reduce trust. Customers who feel that their questions or problems are not responded to quickly and adequately may feel unappreciated [19].

Building trust is a very important key in maintaining customer comfort. Trust is a very important factor because it is because of this trust that customers are interested in taking loans at Komida, Bumiayu Branch. Trust can be tested from consumer confidence in loans made by the community to Komida, Bumiayu Branch, with the existence of trust from consumers, there will be an increase in taking loans at Komida, Bumiayu Branch. This is in accordance with the opinion of Vitasari (2023) who explains that trust influences the interest in using the Kredivo application.

2. METHOD STUDY

The research method used in this study is a quantitative method in the form of a survey, namely survey research used to explain causal relationships and hypothesis testing. The survey method is a research method used in large and small populations, but the data studied is data from samples taken from the population, so that relative events, distributions and relationships between sociological and psychological variables are found [21]. The type of research conducted is a case study, namely research that focuses on a particular object. This research is conducted directly in the agency by taking data that is relevant to the object of research. The existing data is then analyzed which will then produce conclusions. The conclusions obtained are only limited to the object being studied.

The dependent variable in this study is customer satisfaction, while the independent variables used in the study are credit marketing strategies, credit granting procedures, and trust. The location of the study is a place or object that is studied directly to obtain data and information. This study was conducted at the Mitra Dhuafa Savings and Loan Cooperative (Komida) Bumiayu Branch Office located at Jalan KH Hasyim Ashari RT 003/RW 003, Dukuhturi Village, Bumiayu District, Brebes Regency, Central Java. The population in this study were 2,290 customers of Komida Bumiayu Brebes Branch. The characteristics of the respondents were customers aged over 17 years and had at least once made a transaction at Komida Bumiayu Brebes Branch. The sampling technique in this study used the Slovin formula with a margin of error of 10% obtained 96 respondents.

definition of variables is used to measure or observe a particular construct or concept in the

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context of research. Operational definition of variables is a view of the meaning or terms used in research. The operational definition used in this study is then described into empirical indicators, so the researcher groups the following operational definitions.

a. Credit Marketing Strategy (X_1)

Table 2. Operationalization of Variables Credit Marketing Strategy (X_1)

Variables	Indicator	Statement
Marketing Strategy (X_1) [11]	Segmentation	Statistical attribute segmentation (1)
		Dynamic attribute segmentation (2)
		Individual segmentation (3)
	Target (<i>targeting</i>)	Market growth (4)
		Competitors (<i>competitive advantages</i>) (5)
		Competitive situation (6)
	Positioning determination	Building customer confidence (7)
		Competition for customers (8)
		In the form of content (<i>what to offer</i>) (9)
	Differentiation	In the form of context (<i>how to offer</i>) (10)
		In the form of infrastructure (<i>capability to offer</i>) (11)

b. Credit Granting Procedure (X_2)

Table 3. Operationalization of Variables Credit Granting Procedure (X_2)

Variables	Indicator	Question
Credit Granting Procedure (X_2) Syafril (2020)	Character	Credit history (1)
		Integrity (2)
		Public trust (3)
	Capacity	Income (4)
		Debt to income ratio (5)
		Job stability (6)
	Capital	Personal investment (7)
		Net worth (8)
		Capital liquidity (9)
	Collateral	Collateral asset value (10)
		Diversity of collateral assets (11)
		Collateral liquidity (12)
	Condition	Macroeconomic conditions (13)
		Industrial conditions (14)
		Regulatory changes (15)

c. Trust (X_3)

Table 4. Operationalization of Variables Trust (X_3)

Variables	Indicator	Question
Trust (X_3) Mayer et al. (1995) in [9]	Ability	Competence (1)
		Experience (2)
		Institutional approval (3)
		Ability in science (broad knowledge) (4)
	Benevolence	Attention (5)
		Empathy (willingness to share) (6)
		Belief (7)
		Acceptability (expected) (8)
	Integrity	Fairness (9)
		Fulfillment (10)
		Loyalty (11)
		Frankness (12)
		Relatedness (13)
		Reliability (14)

d. Customer Satisfaction (Y)

Table 5. Operationalization of Variables Customer Satisfaction (Y)

Variables	Indicator	Question
Customer Satisfaction (Y) Hawkins and Lonney quoted in [7]	Compliance hope	The product received is as per (1)
		The services provided are in accordance with (2)
		Supporting facilities (3)
	Interest visit	Interested in returning for service (4)
		Interested in returning because it provides value (5)
		Interested in returning for supporting facilities (6)
	Willingness to recommend	Suggested because of service (7)
		Suggested because of supporting facilities (8)
		Suggesting because it provides value or benefits (9)

Research instruments are activities used by researchers to obtain information from consumers in the form of questionnaires containing a number of questions. The questionnaire instrument used for the Credit Marketing Strategy variable consists of 11 statement items, the Credit Granting Procedure variable consists of 15 statements, the Trust variable consists of 14 statements and the Customer Satisfaction variable consists of 9 statements. The data that has been obtained will be processed using the SPSS program. The instrument is tested for validity and reliability. The classical assumption tests used consist of normality tests, linearity tests, multicollinearity tests, heteroscedasticity tests, and autocorrelation tests.

3. RESULTS AND DISCUSSION

a. Description of Respondent Characteristics

In this study to prove the hypothesis proposed in this study, a study has been conducted on customers of KSP Mitra Dhuafa Bumiayu Branch totaling 96 respondents. To find out the Business Field data, it can be seen in the following table:

Table 1. Characteristics of KSP Mitra Dhuafa Bumiayu Branch Based on Business Fields

No	Business Name	Loan Amount	Time period
1	General Financing	5,500,000	1 year
2	Household Appliance Financing	5,500,000 - 10,000,000	12 years old
3	Micro Business Financing	5,500,000 - 10,000,000	12 years old
4	Sanitation Financing	5,500,000 - 10,000,000	12 years old
5	Education Advance Fund	5,500,000 - 10,000,000	12 years old
6	Home and Business Renovation Financing	5,500,000 - 10,000,000	12 years old

Source: KSP Mitra Dhuafa Bumiayu Branch

Based on the data in table 1, various types of financing are offered with varying loan amounts and terms. General Financing has a fixed loan amount of IDR 5,500,000 with a term of 1 year. Meanwhile, Household Appliances Financing, Micro Business Financing, Sanitation Financing, Education Advance Funds, and Home and Business Renovation Financing offer loan amounts ranging from IDR 5,500,000 to IDR 10,000,000, with a term of between 1 to 2 years. This flexibility in loan amounts and terms allows customers to choose the option that best suits their needs, whether it is for purchasing household appliances, developing micro businesses, improving sanitation, education costs, or renovating a home or business.

Table 2. Respondent Characteristics Based on Gender

No	Business Name	Loan Amount
1	Man	0%
2	Woman	100%

Source: KSP Mitra Dhuafa Bumiayu Branch

Based on the data in table 2, all customers at KSP Mitra Dhuafa Bumiayu Branch are women.

b. Research Instrument Test

Validity Test

Validity testing is conducted to assess the validity of an instrument, in this case a questionnaire. A questionnaire is said to be valid if the questions or statements in it are able to

measure the aspects that the questionnaire wants to measure [21]. Validity testing usually involves correlating the scores of question items or statements with the total score of the construct measured by the questionnaire. If the r-count value is greater than the r-table at a significance of 0.3961, then the question item or statement is considered valid. The following are the results of the validity test:

Table 3. Validity Test Results

Items	Credit Marketing Strategy (X ₁)	Credit Granting Procedure (X ₂)	Trust (X ₃)	Customer Satisfaction (Y)	Mark r table	Caption
1	.762	.709	.434	.527	0.3610	Valid
2	.810	.690	.570	.770		
3	.779	.598	.648	.826		
4	.619	.717	.685	.700		
5	.769	.724	.762	.801		
6	.706	.664	.717	.828		
7	.720	.688	.581	.731		
8	.617	.549	.460	.399		
9	.800	.699	.749	.458		
10	.608	.699	.827			
11	.458	.797	.818			
12		.590	.827			
13		.694	.818			
14		.562	.395			
15		.441				

Source: Processed data

Based on table 3, it indicates that all variables have a calculated r value above the r table of 0.3610, which means that all instruments are valid.

Reliability Test

The following are the results of the reliability test.

Table 4. Reliability Test Results

Variables	Cronbach's Alpha	Critical Value	Information
Credit Marketing Strategy (X ₁)	0.923	0.6	Reliable
Credit Granting Procedure (X ₂)	0.927	0.6	Reliable
Trust (X ₃)	0.928	0.6	Reliable
Customer Satisfaction (Y)	0.900	0.6	Reliable

Source: Processed data

Based on table 4, the results of the reliability test, all variables are reliable because the Cronbach's Alpha value is ≥ 0.60 . Therefore, the statement instrument in this study is said to be reliable or can be trusted as a measuring tool for variables and can be used for further testing.

Normality Test

The following are the results of the normality test.

Table 5. Normality Test Results

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		96
Normal	.0000000	.0000000
Parameters ^{a,b}	2.73744446	2.87733485
Most Extreme Differences	.063	.168
	.063	.084
	-.049	-.168
Test Statistics		.063
Asymp. Sig. (2-tailed)		.200 ^{c,d}

Source: Processed data

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Based on the test results in table 5 , the *Kolmogorov-Smirnov value* indicated by Asymp.Sig (2-tailed) is above 0.05 or 5%, which is 0.200, so that the variables in this study are normally distributed, which means that the normality assumption is met.

Linearity Test

The linearity test aims to determine whether two or more variables being tested have a significant linear relationship or not.

Table 6. Linearity Test Results

ANOVA Table			Sum of Squares	df	Mean Square	F	Sig.
Satisfaction_	Between	(Combined)	342,540	18	19,030	1,878	.030
Customer_Y	Groups	Linearity	254.227	1	254.227	25,093	.000
Strategy_		Deviation from Linearity	88,313	17	5.195	.513	.939
Marketing_	Within Groups		780.117	77	10.131		
K_X1	Total		1122.656	95			

Source: SPSS processing results

Based on Table 6, the linearity deviation F value is 1.878. with a significance of 0.030. The results of the analysis show that $\text{sig.}(0.030) < \alpha (0.05)$, meaning there is a linear relationship between the independent variable and the dependent variable.

Autocorrelation Test

autocorrelation test aims to test in a linear regression model whether or not there is a correlation between the disturbance error in period t and the disturbance error in period t-1 or the previous period. The autocorrelation test in this study uses the Durbin Watson test. The following are the results of the autocorrelation test:

Table 7. Autocorrelation Test Results

Model Summary ^b						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson	
1	.605 ^a	.366	.345	2,782	2,081	

a. Predictors: (Constant), Trust_X3, Marketing_Strategy_K_X1, Giving_Procedure_K_X2
b. Dependent Variable: Customer_Satisfaction_Y

Source: SPSS processing results

Based on table 7, the DW value is 2,081, the comparator uses a significance value of 5%, the number of samples is 96 (n), and the number of independent variables is 3 (k = 3), then in the DurbinWatson table the du value will be 1.7285. Because the DW value of 2.081 is greater than the upper limit (du) of 1.7285 and less than 4-2.081 (2.1919), it can be concluded that there is no autocorrelation problem.

Multicollinearity Test

Multicollinearity test is used to determine the presence of multicollinearity problems by analyzing the magnitude of the *Variance Invelantions Factor* (VIF) and Tolerance. If $VIF > 10$, it means that there is a correlation between independent variables and vice versa. Then if the VIF value < 10 , it means that there is no correlation between variables. The following are the results of the multicollinearity test.

Table 8. Multicollinearity Test Results

Coefficients ^a		
		Collinearity Statistics
Model		Tolerance VIF
1	Marketing_Strategy_K_X1	.924 1,082
	Procedure_Giving_K_X2	.924 1,082
	Trust_X3	.999 1.001

a. Dependent Variable: Customer_Satisfaction_Y

Source: Processed data

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In the coefficient table above, the range of values is narrow, namely in Credit Marketing Strategy (X_1) = 0.924 to 1.082; in Credit Granting Procedure (X_2) namely = 0.924 to 1.1082, in Trust (X_3) namely = 0.999 to 1.001. Because the range is narrow, *multicollinearity is not detected*. That the tolerance value of each independent variable is > 0.1 and the VIF value is < 10 , so it can be concluded that the regression model does not contain multicollinearity.

Heteroscedasticity Test

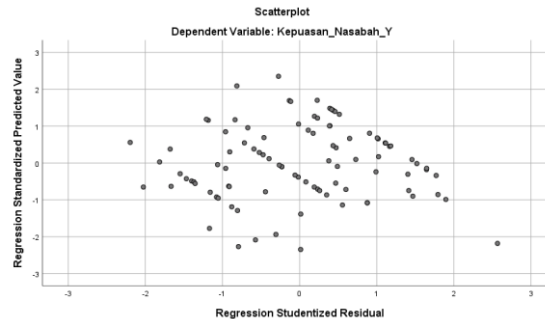


Figure 1. Heteroscedasticity Test Results

In Figure 1, it shows that the scatterplot produced can be concluded that there is no heteroscedasticity because the plot is spread randomly and does not form a pattern. The results of the heteroscedasticity test in this study are in accordance with the statement where the points form a clear pattern and spread above and below the Y axis which means there is no heteroscedasticity.

Heteroscedasticity test is used to determine whether there is inequality of variance between the residuals of one observation to another. Identification of the presence or absence of heteroscedasticity in this study is carried out by looking at the presence or absence of a certain pattern in the *scatterplot* graph between SRESID and ZPRED and using the *Spearman* Heteroscedasticity test. The following are the results of the heteroscedasticity test.

Partial t-Test

The following are the results of the t-test (partial).

Table 9. Result of t - Test (Partial)

Model	Coefficients ^a			t	Sig.
	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta		
1 (Constant)	9,443	4.462		2.116	.037
Marketing_Strategy_K_X1	.276	.059	.406	4.699	.000
Procedure_Giving_K_X2	.135	.050	.234	2,714	.008
Trust_X3	.157	.044	.293	3,531	.001

a. Dependent Variable: Customer_Satisfaction_Y

Source: Processed data

Based on table 10, the probability value of the independent variable, namely marketing strategy (X_1) is 9.042 at the test level $\alpha = 5\%$. While the t table value ($df = nk$) or ($df = 96-3-1$) at the test level of 0.05 is known to be 1.98609. Based on the comparison of the calculated t value with the t table, the calculated t value of the credit marketing strategy (X_1) is obtained $> t$ table ($4.699 > 1.98609$). In addition, the significance value (Sig) of the credit marketing strategy variable (X_1) is 0.000 $< \text{Sig value}$. 0.05, which means that *there is a positive and significant influence of the credit marketing strategy* variable on customer satisfaction at KSP Mitra Dhuafa Bumiayu Brebes Branch.

The probability value of the independent variable is the credit granting procedure (X_2) is 2.714 at the test level $\alpha = 5\%$. While the t table value ($df = nk$) or ($df = 96-3-1$) at the test level of 0.05 is known to be 1.98609. Based on the comparison of the calculated t value with the t table, the

calculated t value of the credit granting procedure is obtained (X_2) > t table ($2.714 > 1.98609$). In addition, the significance value (Sig) of the credit granting procedure variable (X_2) was also obtained at $0.008 < \text{Sig. value } 0.05$, at the test level $\alpha = 5\%$, which means that *there is a positive and significant influence* of the credit granting procedure variable regarding the interest of PNM Mekaar Brebes Branch customers .

The probability value of the independent variable, namely trust (X_3) is 3.531 at the test level $\alpha = 5\%$. While the t table value (df = nk) or (df = $96-3-1$) at the test level of 0.05 is known to be 1.98609 (see the attached t table). Based on the comparison of the calculated t value with the t table, the calculated t value of trust (X_3) is obtained > t table ($3.531 > 1.98609$). In addition, the significance value (Sig) of the trust variable (X_3) is also obtained at $0.001 < \text{Sig value } 0.05$, at the test level $\alpha = 5\%$, which means that *there is a positive and significant influence* Trust variables on customer satisfaction of KSP Mitra Dhuafa Bumiayu Brebes Branch.

Based on the results of multiple linear regression analysis, the following multiple linear regression equation was obtained : $Y = 9.443 + 0.276 X_1 + 0.135 X_2 + 0.157 X_3 + e$

- value has a positive value of $\alpha = 9.443$, with a Sig. value of $0.037 > 0.05$. A positive sign means that it shows a unidirectional influence between the independent variable and the dependent variable. This shows that if all independent variables including credit marketing strategy (X_1), credit granting procedure (X_2), and trust (X_3) have a value of 0 percent or do not change, then the customer satisfaction value (Y) is 9.443.
- credit marketing strategy coefficient value of $\beta_1 = 0.276$, shows a positive number (in the same direction), meaning that if the credit marketing strategy increases by one unit, customer satisfaction will increase by 0.276 and vice versa. Assuming the credit granting procedure and trust are in constant condition. In other words, if the credit granting procedure and trust have a fixed value (do not change), then every increase in the credit marketing strategy will increase the interest of Komida customers at Bumiayu Brebes Branch by 0.776.
- The coefficient value of the credit granting procedure is $\beta_2 = 0.135$, indicating a positive number, meaning that if the credit granting procedure increases by one unit, customer interest will increase by 0.135 and vice versa. Assuming the credit marketing strategy and trust are in constant condition. In other words, if the credit marketing strategy and trust have a fixed value (do not change), then each increase in the credit granting procedure will increase customer satisfaction at Komida Bumiayu Brebes Branch by 0.135 .
- The value of the trust coefficient of $\beta_3 = 0.157$, shows a positive number, meaning that if trust increases by one unit, customer interest will increase by 0.157 and vice versa. Assuming marketing and psychological strategies are in constant condition. In other words, if the credit marketing and psychological strategies have a fixed value (do not change), then every increase in trust will increase customer satisfaction at Komida Bumiayu Brebes Branch by 0.141 .

Simultaneous Test

The following are the results of the simultaneous test.

Table 1 0 . Simultaneous Test Results (F)

ANOVA ^a					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	410,764	3	136,921	17,695	.000 ^b
Residual	711,892	92	7,738		
Total	1122.656	95			
a. Dependent Variable: Customer_Satisfaction_Y					
b. Predictors: (Constant), Trust_X3, Marketing_Strategy_K_X1, Giving_Procedure_K_X2					

Source: Processed data

On table 10 , the results of the Simultaneous Test (F Test), are indicated by a significance level of 0.000 . The resulting significance value is smaller than 0.05 or $F \text{ table} > F \text{ count} = 17.695 > 2.47$. The F table of 2.47 was obtained by looking at the F table with a degree of df = 1 ($96-3-1$) at a significance level of 0.05 .

The significance of the influence of independent variables simultaneously (together) on the dependent variable is done by looking at the calculated F probability (Sig. F value) of all independent variables at the test level $\alpha = 5\%$. If the calculated F probability is smaller than the research test level (Sig. F < α) then H_0 is rejected and H_a is accepted, which means that the independent variables simultaneously (together) have a significant influence on the dependent variable.

Since the level of significance in the Anova test is 0.000 below 0.05 and F table > F count, it can be concluded that H_0 is rejected and H_a is accepted, meaning that there is a joint influence between the variables of Credit Marketing Strategy, Credit Granting Procedure, and Trust on Customer Satisfaction, so this means that the Customer Satisfaction variable can be significantly explained by Credit Marketing Strategy, Credit Granting Procedure, and Trust.

Determination Test (R^2)

Table 11. Determination Test Results

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.605 ^a	.366	.345	2,782

a. Predictors: (Constant), Trust_X3, Marketing_Strategy_K_X1, Giving_Procedure_K_X2

b. Dependent Variable: Customer_Satisfaction_Y

Source: Processed Data

Based on table 11, the coefficient of determination (KD) is used to measure the extent to which the *independent* variable is able to explain the *dependent variable*. Table 13 shows the Adjusted R Square value of 0.345 or 34.5%, meaning that the *independent* variables Credit Marketing Strategy (X_1), Credit Granting Procedure (X_2) and Trust (X_3), in explaining and predicting the Customer Satisfaction variable (Y) by 34.5%, and the remaining 65.5% is explained by other variables outside the study.

Discussion of Research Results

a. The Influence of Credit Marketing Strategy towards Customer Satisfaction Bumiayu Brebes Branch of the Indonesian Military Commission

The results of this study prove that credit marketing strategy has a positive and significant effect on customer satisfaction of KSP Mitra Dhuafa, Bumiayu Brebes Branch, meaning that the first hypothesis can be accepted. This means that the better the marketing strategy implemented by KSP, the higher the level of satisfaction felt by customers. The first hypothesis in this study, which states that credit marketing strategy has an effect on customer satisfaction, can be accepted. This indicates that the success of financial institutions in managing marketing strategies is very important to increase customer satisfaction.

More specifically, the positive influence found in this study means that elements in the marketing strategy, such as promotion, service, ease of access, and offering credit products that suit customer needs, are able to provide a better experience for customers. When customers feel that the credit products offered are in accordance with their expectations, and the promotional methods used are effective and attractive, they will feel more satisfied with the services provided by KSP Mitra Dhuafa. This satisfaction not only reflects that customers are satisfied with the credit product, but also with the quality of service and the overall marketing approach.

The significance of this finding also shows that the relationship between marketing strategy and customer satisfaction is not coincidental, but has a strong empirical basis. In other words, a well-designed and well-executed credit marketing strategy will have a real impact on increasing customer satisfaction. KSP Mitra Dhuafa can continue to focus their efforts on improving marketing strategies to maintain high levels of customer satisfaction and, indirectly, maintain customer loyalty and support the growth of the institution.

In conclusion, this first accepted hypothesis provides an understanding that a good credit marketing strategy is one of the main factors that influence customer satisfaction. Therefore, it is important for KSP Mitra Dhuafa to continue to pay attention to and improve their marketing

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strategy, so that customers feel satisfied and loyal to the services provided. This will have a positive long-term impact on the success and reputation of KSP Mitra Dhuafa in the region.

The results of this study are in line with Riono's research (2022) that credit marketing strategies have an effect on customer satisfaction with a significance of 0.00 with $\alpha = 5\%$ [22]; marketing strategies and locations have an effect on customer satisfaction [23]; marketing strategies have an effect on customer loyalty at the Prima Adhi Sentosa Surabaya Savings and Loans Cooperative [8]; advertising strategies have a positive and significant effect on the decision to become a customer [24]

b. The Influence of Credit Granting Procedures on Customer Satisfaction Bumiayu Brebes Branch of the Indonesian Military Commission

The results of this study prove that the credit granting procedure has a positive and significant effect on customer satisfaction at KSP Mitra Dhuafa Bumiayu Brebes Branch, meaning that *the second hypothesis can be accepted*. This means that the better the marketing strategy implemented by KSP, the higher the level of satisfaction felt by customers. The first hypothesis in this study, which states that credit marketing strategy has an effect on customer satisfaction, can be accepted. This indicates that the success of financial institutions in managing marketing strategies is very important to increase customer satisfaction.

More specifically, the positive influence found in this study means that elements in the marketing strategy, such as promotion, service, ease of access, and offering credit products that suit customer needs, are able to provide a better experience for customers. When customers feel that the credit products offered are in accordance with their expectations, and the promotional methods used are effective and attractive, they will feel more satisfied with the services provided by KSP Mitra Dhuafa. This satisfaction not only reflects that customers are satisfied with the credit product, but also with the quality of service and the overall marketing approach.

The significance of this finding also shows that the relationship between marketing strategy and customer satisfaction is not coincidental, but has a strong empirical basis. In other words, a well-designed and well-executed credit marketing strategy will have a real impact on increasing customer satisfaction. KSP Mitra Dhuafa can continue to focus their efforts on improving marketing strategies to maintain high levels of customer satisfaction and, indirectly, maintain customer loyalty and support the growth of the institution.

In conclusion, this first accepted hypothesis provides an understanding that a good credit marketing strategy is one of the main factors that influence customer satisfaction. Therefore, it is important for KSP Mitra Dhuafa to continue to pay attention to and improve their marketing strategy, so that customers feel satisfied and loyal to the services provided. This will have a positive long-term impact on the success and reputation of KSP Mitra Dhuafa in the region.

The results of this study are in line with research that credit granting procedures have an effect on customer satisfaction with sig. 0.00 with $\alpha = 5\%$. [22]; credit granting procedures have an effect on customer satisfaction in taking credit at PT Bank Perkreditan Rakyat Sukowono Arthajaya Jember [25].

c. The Influence of Trust on Customer Satisfaction Bumiayu Brebes Branch of the Indonesian Military Commission

The results of this study prove that trust has a positive and significant effect on customer satisfaction at KSP Mitra Dhuafa Bumiayu Brebes Branch, meaning that *the third hypothesis can be accepted*. This means that the greater the customer's trust in KSP, the higher their level of satisfaction. Strong trust in financial institutions is an important factor that can improve the overall customer experience, so that they feel satisfied with the services received.

Trust here covers various aspects, such as customer confidence in the integrity of KSP, KSP's ability to fulfill service promises, and a sense of security in transactions. When customers believe that KSP has a good reputation, runs its operations honestly, and provides security guarantees in managing their funds or credit, this trust will have a direct impact on the level of satisfaction. Customers who believe in the credibility of the institution will feel more comfortable and will not hesitate to use the credit services offered.

The significance of these results shows that trust is not just an additional element in building relationships with customers, but is a major factor that has a real influence on satisfaction. This means that if KSP succeeds in building trust through transparency, good communication, and

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reliable service, then the level of customer satisfaction will increase significantly. This relationship between trust and customer satisfaction reflects the importance of maintaining long-term relationships based on trust, which will help maintain customer loyalty.

In conclusion, the third accepted hypothesis confirms that building trust with customers is a strategic step that must be prioritized by KSP Mitra Dhuafa. By maintaining trust through good service, transparency, and high commitment, this institution can ensure that customers are not only satisfied with the services provided, but will also continue to support KSP in the long term. This strong trust will be an important foundation for the growth and sustainability of the financial institution in the future.

The results of this study are in line with research that trust (X1) partially has a positive and significant influence on customer loyalty [26] ; Trust has a significant influence on customer satisfaction [27] .

d. The Influence of Credit Marketing Strategy, Credit Granting Procedures, and Trust Together on Customer Satisfaction Bumiayu Brebes Branch of the Indonesian Military Commission

The results of this study prove that marketing strategies, credit granting procedures, and trust have a positive and significant effect on customer satisfaction at KSP Mitra Dhuafa, Bumiayu Brebes Branch, meaning that *the fourth hypothesis is accepted*. The results of this study prove that credit marketing strategies, credit granting procedures, and trust have a positive and significant effect on customer satisfaction at KSP Mitra Dhuafa, Bumiayu Brebes Branch. The fourth hypothesis, which states that these three factors have an effect on customer satisfaction, can be accepted. This means that the better the credit marketing strategy implemented, the more effective the credit granting procedure, and the stronger the customer trust, the higher their level of satisfaction. This finding provides an illustration that customer satisfaction is not only influenced by one factor, but by a combination of several important elements.

The positive influence of credit marketing strategies on customer satisfaction shows that appropriate promotions, relevant product offerings, and adequate services are the keys to success in attracting and retaining customers. Well-designed marketing strategies, such as credit offerings that suit customer needs and attractive promotions, can improve customer perceptions of the services provided by KSP Mitra Dhuafa. This not only influences customer decisions in choosing services, but also increases their satisfaction after using the credit products offered.

In addition, credit granting procedures have also been shown to have a significant impact on customer satisfaction. Clear, transparent, and easy-to-understand procedures for customers play an important role in creating a positive experience. If the credit application and approval process runs smoothly and without complications, customers will feel more satisfied with the services provided. This factor is very important because complicated or non-transparent procedures are often the cause of customer dissatisfaction. By ensuring that the credit granting procedure is efficient, KSP Mitra Dhuafa can significantly increase customer satisfaction.

Trust is also a key factor that influences customer satisfaction. This trust is related to customer confidence in the integrity, ability, and reliability of KSP in providing services that meet their expectations. When customers feel that KSP can be trusted, both in terms of the security of funds and the institution's ability to fulfill its promises, they will be more satisfied with the services provided. Trust creates a close long-term relationship between customers and financial institutions, which ultimately drives customer loyalty and satisfaction.

This study also highlights the importance of synergy between the three factors in creating optimal customer satisfaction. Credit marketing strategies, credit granting procedures, and trust do not work separately, but complement and reinforce each other. The combination of good marketing, efficient procedures, and strong trust creates a more holistic and satisfying customer experience. This shows that KSP Mitra Dhuafa needs to maintain a balance between these three factors to achieve sustainable customer satisfaction.

Overall, the fourth accepted hypothesis provides strong evidence that credit marketing strategy, credit granting procedures, and trust are the main factors that influence customer satisfaction at KSP Mitra Dhuafa, Bumiayu Brebes Branch. By continuously improving these three elements, KSP can maintain and improve their customer satisfaction. This finding also serves as an important guideline for KSP to focus on improvement efforts in the areas of marketing, procedures, and building trust in order to continue to compete and develop in the future.

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The results of this study are in line with research that credit marketing strategies, credit granting procedures, and service quality have a positive effect on customer satisfaction at Komida Wiradesa Branch [22] ; that 0.779 or 77.9% of customer loyalty variables can be explained by the three independent variables in the study, namely service quality, trust, and satisfaction together [28]

4. CONCLUSION

Based on the results of the study and discussion, it can be concluded that the credit marketing strategy has a positive and significant effect on customer satisfaction at Komida Bumiayu Brebes Branch by 27.6%, with a calculated t value $> t$ table ($4.699 > 1.98609$) and a $\text{Sig.}0.000 > 0.05$. The credit granting procedure has a positive and significant effect on customer satisfaction at Komida Bumiayu Brebes Branch by 13.5%, with a calculated t value $> t$ table ($2.714 > 1.98609$) and a $\text{Sig.}0.008 > 0.05$. Trust has a positive and significant effect on customer satisfaction at Komida Bumiayu Brebes Branch by 15.7%, with a calculated t value $> t$ table ($3.531 > 1.98609$) and a $\text{Sig.}0.001 > 0.05$. Credit marketing strategy, credit granting procedures, and trust jointly influence customer satisfaction at Komida Bumiayu Brebes Branch with a calculated F value $> F$ table ($17.695 > 1.47$) and a $\text{Sig.}0.000$ value > 0.05 . The magnitude of the contribution of credit marketing strategies, credit granting procedures, and trust on customer satisfaction of Komida Bumiayu Brebes Branch by 34.50%, while the remaining 65.50% ($1 - 0.345$) is explained by variables other than the independent variables in the study.

Suggestion

Based on the results of this study, there are several suggestions and managerial implications that are expected to improve the quality of service and customer satisfaction at the Komida Bumiayu Brebes Branch Office. For the office, it is recommended to strengthen digital marketing strategies, simplify the credit application process, increase transparency of product information, and provide more personalized services for customers. For employees, improving service skills, utilizing technology for efficiency, and providing clear information are priorities so that customers feel more appreciated and understood. Meanwhile, customers are advised to actively understand the product, provide constructive feedback, and maintain good communication with Komida so that their needs can be optimally served. The implementation of these suggestions is expected to strengthen the relationship between Komida, employees, and customers, as well as increase customer trust and satisfaction.

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