RELATIONSHIP OF MARKETING ASPECTS, FINANCIAL, FUNDS, TECHNICAL, MANAGEMET ON CUT CREDITS IN BANK MANDIRI ANEKA TAMBANG IN JAKARTA

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ABSTRACT

PT Bank Mandiri is the largest bank in Indonesia in terms of assets, loans, and deposits. But at this time Bank Mandiri is experiencing a large number of customers that are doing bad credit. The research was conducted related to the number of bad loans experienced by PT Bank Mandiri, Jakarta. The purpose of this study is to determine the relationship of internal factors, which include aspects of marketing, aspects of financial arrangements, aspects of funds, technical aspects, and management aspects partially and simultaneously on the customer's bad credit. The method used is quantitative by using correlation analysis techniques. The method of data collection is carrying out by collecting and submitting research questionnaires to debtors using the Bank Mandiri (PERSERO) TBK branch of the Jakarta Building Aneka Tambang branch that experiences cut credit, and studies documents relating to cut credit. This event obtaining from books and literature, related research journals. The analysis tool used is multiple regression analysis using SPSS software version 22. Partially, using the t-test of the marketing aspects, financial management aspects, funding aspects, technical aspects, and management aspects of bad credit. From the research results obtained aspects of financial management, technical aspects and management aspects have a positive and significant correlation to the increase in cut credits of PT Mandiri Bank. Then, the marketing and funding variables correlate negatively and significantly to bad loans so that the increasing aspects of marketing and funding aspects, the cut credit decreases. From the simultaneous test results of the independent variables on the dependent variable, it knowing that the marketing aspects, financial management aspects, funding aspects, technical aspects, and management aspects have a significant and significant influence on the cut credits of Bank Mandiri in the Aneka Tambang Jakarta branch in Jakarta.

Keyword: *Marketing Aspects, Financial Management Aspects, Fund Aspects, Technical Aspects, Management Aspects, Bad Credit*

1. INTRODUCTION

An economy is said to experience growth or development if the level of economic activity is higher than the previous achievement. Economic growth is an indication of success in economic development. Based on the BPS report (2017), economic growth in Indonesia in 2017 reached 5.07 percent, an increase compared to 2016 which amounted to 5.03 percent. To maintain economic stability, banks play a very important role in promoting national economic growth.

One of the functions of banking is to collect funds from the public in the form of deposits and channel these funds back to the people who need. (Kasmir, 2012). Loans in accordance with Law No.10 of 1998. The main source of commercial bank income comes from credit and funding for losses due to risks that may arise from loans must be borne by themselves, do not involve customers in bearing credit risk, banks only implement an interest system that makes commercial banks more vulnerable to problem loans.

The level of non-performing loans is usually proxies by the ratio of Non-Performing Loans (NPLs). BDR & NPL also reflects credit risk, the higher the level of NPL, the greater the credit risk borne by the bank (Ikatan Bankir Indonesia. 2015). As a result of the high NPL banks must provide greater reserves, so that in the end the bank's capital is also eroded. The import of BDR & NPL is one of the causes of the difficulty of banks in channeling credit (Mukhsinati, 2011).

Banks always face the risk of BDR & NPL because their main function is as a financial intermediary. Many ways are taken by banks to prevent NPLs.

Increasing and decreasing BDR & NPL in a bank can be influenced by various factors. In this research, the factors that are suspected to influence the level of BDR & NPL can be caused by several aspects, namely marketing aspects, aspects of corporate financial management, and aspects of corporate funding, technical aspects of management, and management aspects (Diyanti, 2012; Putri, 2015; Suriya, 2012).

2. FOCUS AND SCOPE

The purpose of this study are:

1. Knowing the relationship between factors of the Marketing Aspect of the customer partly with bad credit (substandard, doubtful and bad) Bank Mandiri Consumer Credit
2. Knowing the relationship between factors of the financial regulation aspects of the customer partially with bad credit (substandard, doubtful and bad) Bank Mandiri Consumer Credit
3. Knowing the partial relationship of aspects of customer Fund Aspect with bad credit (substandard, doubtful and bad) Bank Mandiri Consumer Credit
4. Knowing the partial relationship of Technical Aspects and bad loans (substandard, doubtful and bad) Bank Mandiri Consumer Credit.
5. Knowing the partial relationship of Management Aspect and bad credit (substandard, doubtful and bad) Bank Mandiri Consumer Credit.
6. Knowing the relationship between marketing aspects, financial regulation aspects, fund aspects, technical aspects, management aspects with bad credit (less smooth, doubtful, and bad) Bank Mandiri Consumer Credit.

The limitation in this study is the internal factors that include Customer Marketing Aspects, Customer Financial Management Aspects, Customer Fund Aspects, and Customer Technical Aspects Customer Management Aspect of bad credit (substandard, doubtful, and bad) at the Mandiri Bank branch of the Aneka Tambang building. Besides that, the data used is only from 2016-2017.

3. MATERIAL AND METHOD

The method used in this paper is quantitative research methods. Sampling in this study out purposively methods, namely termini sample on the basis of suitability and certain criteria. Purposive sampling method is a method of collecting samples based on research objectives.

Almost all of data by collecting and submitting research questionnaires to debtors using the Bank Mandiri (PERSERO) Loan office in the Aneka Tambang Building in Jakarta, which experienced bad credit.

Secondary data that is research data obtained from data collection of troubled customers of PT Bank Mandiri branch building Aneka Tambang. The method used to analyses the data in this study uses multiple linear regressions.

3.1 Credit Management

Credit Management is credit management carried out by banks including planning, organizing, implementing, and supervising in such a way that the credit runs well in accordance with the agreement between the bank and the debtor (Ismail, 2010).

3.2 Bank

The bank comes from the Italian Language Banco, which means bench. This bench is used by bankers to serve their operational activities to customers, and then this term has changed to become a popular and official bank. According to Act Number 7 of 1992 concerning Banking as amended by Act Number 10 of 1998, Bank is a business entity that collects funds in the form of deposits and distributes them to the public in the form of credit and or other forms, in order to increase the standard of living of many people. According to the Law of the Republic of Indonesia Article 5 Number 10 of 1998, there are two types of banks which are divided into Commercial Banks and Bank Credit Banks. Commercial Banks here are banks that carry out business activities conventionally and or based on sharia in their activities provide services in payment traffic. 10 complete business activities that can be carried out by commercial banks are.

1. Collecting funds from the public in the form of deposits in the form of demand deposits, time deposits, certificates of deposit, savings and / or other forms which can be equated with that.
2. Give credit.
3. Issuing debt acknowledgment.
4. Buy, sell, or guarantee at your own risk or for the benefit and at the behest of customers in the form of notes, debt acknowledgment letters, state treasury papers, government guarantees, SBI, bonds, commercial papers with a term of up to 1 year, other securities instruments have a period of up to 1 year.
5. Transferring money, both for own interests and customer interests (transfers).
6. Placing funds in, borrowing funds from, or lending funds to other banks, either by using letters, telecommunications facilities, or by money orders, or other means.
7. Receive payments from bills on securities and perform calculations with or among third parties (activities: collections and clearing).
8. Providing a place to store goods and securities (safety box).
9. Undertaking safekeeping activities for the benefit of other parties based on a contract.
10. Placing funds from customers to other customers in the form of securities that are not listed on the stock exchange.

3.2 Marketing

Marketing is a process that is needed in order to move goods and services from producer locations to the reach of end consumers. In the process also contained the intentions and objectives of the manufacturer, which is trying to satisfy the customer's customers through the use of its products. Marketing according to Kotler is a managerial social process where individuals and groups get their needs and desires by creating, offering and exchanging things of value with each other (Kotler and

Amstrong, 2012). Marketing for each business activity is a very important factor to achieve its goals in getting profits as planned (Peter, 2016). The ability to produce an item or service is meaningless if there is no ability to market more in a competitive economic situation. The lack of quality of the products produced can be caused by conditions outside the company, for example saturation, general conditions (recession) of purchasing power is decreasing (Muslim, dan Mahfud, 2012; Windartini, et al, 2014). Goods and services produced in the aspect of marketing according to must have good marketing prospects, for example the existence of a sales plan based on a contract or orders.

3.4 Financial Management

Understanding finance is a function of a company that pays attention to the flow of money inside, from inside, from outside into the company (Abdullah, 2012). Inadequate policies in regulating company liquid assets and capital, especially third party capital, can create difficulties that can interfere with liquidity or profitability, for example as follows.

1. Companies that use too much capital from outside will cause the interest to be paid to be too large, which will reduce the profitability and liquidity of the company.
2. The gap between the period of external funds received, and the length of use.
3. Companies make too many fixed investments such as buildings, factories, land and so on (over investment) which is actually not necessary for the optimum level of company activity.
4. The policy of selling and extending bank loans to customers in the form of trade receivables that are not in accordance with the needs of liquid funds (money), for example, the period of receivables that is too long (turn over receivables too slowly) will result in liquidity with all kinds of difficulties that it causes. Cash flow projection shows the ability of customers to meet their obligations, including repayment of loans and payment of interest to the bank on time specified.

3.5 Funds

The main problem that arises for companies or business activities that need funds is their efforts to find sources of funds with the lightest conditions (Kasmir, 2014). Hence there are times when companies or business activities obtain funds from various sources. One source of funds may one day be more profitable than another source, but the available funding sources may not be sufficient to cover the needs of the company or its business activities, while other funds are too expensive and convoluted conditions (Maulita, M., Adham, M., dan Azizah, A. 2019). Therefore, we need a good calculation and observation of the funds offered by the sources of these funds. In meeting the funding needs can be reviewed from several things, namely.

1. Funds are reviewed from their original source:
   1) Internal sources It is a source whose funds come from one's own strength, such as accumulated depreciation and retained earnings.
   2) External sources Funds originating from outside the company, such as the funds of owners, shareholders and creditors.
2. Funds reviewed from time period.
   1) Sources of short-term credit funds (short time debt) this is a credit with a maximum term of 12 months.
   2) Medium-term credit fund sources (medium time debt) it is a credit with a period of between 1 to 5 years.
   3) Sources of long-term credit funds (long time debt) Represents credit with a minimum term of 5 years or more. Financial difficulties may be due to lack of funds for the scale of the company, both funds for working capital needs and for additional investment. If the scale of a small company is to be able to try within reasonable limits, then additional investment is needed. However, in the case that the company has not operated in accordance with capacity (under capacity), then what is needed is additional funds for working capital.

3.6 Technical

Benchmarks that can generally be used as a basis for evaluating technical aspects are: a. Business location b. Facility of building of business place c. Plan layout d. The machines used e. Production process. f. The location and technology chosen, both capacity and type, must be suitable for the project or business planned, while the expertise, labor, and raw materials needed must be sufficient at reasonable prices (Andrianto. 2019).

3.7 Management

Management is generally associated with the activities of planning, organizing, controlling, directing, motivating, communicating, and making decisions by each organization with the aim of coordinating the various resources owned by the company so that it will produce a product or service efficiently (Andrianto. 2019). In the management aspects of the management or leadership of the company must be people whose personality is not in doubt, entrepreneurial, and have sufficient knowledge in their fields. Difficulties caused by the organization and management include.

1. Conflict between leaders.
2. Less skilled and less experienced workers.
3. Bad faith, such as corruption and manipulation.
4. Inefficient, waste of material, excess energy, and so on.

4. DISCUSSION

In this research, statistical testing is divided into three stages, namely:

1. Test Instruments
2. Classical Assumption Test, and
3. Hypothesis Test

A good instrument is an instrument that has 2 criteria, that is validity (valid) and reliability (trustworthy). Validity and reliability are a measure that shows the validity of an instrument. Instrument it is said to be valid and reliable if it is able to measure what it wants, it can uncover data from precisely researched variables. To find out whether the data obtained can measure what we expect, and can disclose the variable data that was studied appropriately, then the instrument this research needs to be tested first (Priyatno, 2010).

Testing classic assumptions is needed to determine whether the results of the regression estimation performed are truly free of heteroscedasticity, multicollinearity, and autocorrelation symptoms. The regression model can be used as an unbiased estimation tool if it meets the BLUE (best linear unbiased estimator) requirements, i.e., there are no heteroscedasticity, no multicollinearity, and no autocorrelation (Santoso, 2010; Sugiyono, 2017). If there is a heteroscedasticity, the variance is not constant so that it can cause a standard error bias. If there is multicollinearity, it will be difficult to isolate individual effects from variables, so that the significance level of the regression coefficient becomes low. With autocorrelation, the estimator is still biased and remains consistent, it just becomes inefficient. Therefore, a classic assumption test needs to be done. However, in this study the auto correlation test was not carried out, because this testing was only carried out in studies that used time series data.

The hypothesis comes from the Greek, Hupo means Weak or lacking or in down and Thesis means theory, proposition, or statement presented as evidence So, it can be interpreted as A statement that is still weak the truth and it needs to be proven or conjecture that is still in nature while. While Hypothesis Testing is a procedures performed with a purpose decide whether to accept or reject the hypothesis regarding parameters population (Suharsimi, 2010).

4.1 Validity Test

Validity is a tool / instrument used to tell the extent to which a measuring instrument can measure what you want to be measured. A questionnaire is said to be valid if the questions on the questionnaire are able to reveal something that will be measured by the questionnaire.

Table 1. Test Validity of Independent Variable

Statement	Independent Variable		
	R Statistics test	$R_{Critical}$ Value at n = 80	Valid/Invalid
x_1			
1	0.833	0,236	Valid
2	0.829	0,236	Valid
3	0.834	0,236	Valid
4	0.829	0,236	Valid
x_2			
1	0.838	0,236	Valid
2	0.862	0,236	Valid
3	0.862	0,236	Valid
4	0.870	0,236	Valid
x_3			
1	0.828	0,236	Valid
2	0.803	0,236	Valid
3	0.814	0,236	Valid
x_4			
1	0.814	0,236	Valid
2	0.831	0,236	Valid
3	0.843	0,236	Valid
4	0.849	0,236	Valid
x_5			
1	0.836	0,236	Valid
2	0.849	0,236	Valid
3	0.816	0,236	Valid
4	0.816	0,236	Valid
5	0.835	0,236	Valid

Table 2. Test Validity of Variable Bad Credit (Y)

Question	Bad Credit (Y)		
	$r_{Count\ it}$	r_{table} = 80	Information
1	0.873	0,236	Valid
2	0.901	0,236	Valid
3	0.895	0,236	Valid
4	0.935	0,236	Valid
5	0.945	0,236	Valid

Based on the Validity Test of all research variables, it is found that for each statement, all instruments can be said to be valid, because the calculated r value is greater than the existing retable value for n = 69, which is 0.236.

4.2 Reliability Test

Reliability is basically the extent to which the results of a measurement can be trusted. The results of repeated measurements produce relatively the same results. The measurement is considered to have a good level of reliability.

Table 3. Reliability Test

Variabel	Cronbach's Alpha	N of items
x_1	.970	4
x_2	.957	4
x_3	.917	3
x_4	.969	5
x_5	.969	5
Y	.954	5

Based on the table 3, it can be seen that all research instruments are reliable.

4.3. Classic Assumption Test

A good regression model must meet classic assumptions.

4.3.1. Normality Test

Normality test in the regression model is used to test whether the residual values generated from the regression are normally distributed or not. A good regression model is one that has a normally distributed residual value. The normality test in this study uses the Kolmogorov-Smirnov test

Table 4. One-Sample Kolmogorov-Smirnov Test

		Standardized Residual
N		69
Normal Parameters	Mean	.0000000
	Std. Deviation	.98518437
Most Extreme Differences	Absolute	.104
	Positive	.088
	Negative	-.104
Test Statistic		.104
Asymp. Sig. (2-tailed)		.064[c,d]

1. Test distribution is Normal.
2. Calculated from data.
3. Lilliefors Significance Correction.
4. This is a lower bound of the true significance.

Based on the normality test, the significance value (2-tailed) of 0.64 can be interpreted that the significance value (2-tailed) of the measuring instrument is above 0.05 so that the data is said to be normally distributed.

4.3.2. Multicollinearity Test

It aims to test whether in the regression model there is a correlation between the independent variables. A good regression model does not find any correlation between the independent variables, but if it does, the regression model is not orthogonal, that is the correlation value is not equal to zero between the independent variables. Multicollinearity can be seen from the value of tolerance and its opposite Variance Inflation Factor (VIF). Both of these measurements indicate each independent variable when explained by other independent variables. Tolerance measures the variability of selected independent variables that are not explained by other independent variables. So a low tolerance value is the same as a high VIF value. The cutoff value commonly used to indicate multicollinearity is a tolerance value that is smaller than 0.10 or equal to a VIF value greater than 10.

Table 5. Multicollinearity Test

Model		t	Sig.	Collinearity Statistics	
				Tolerance	VIF
1	(Constant)	5.992	.000		
	X1	-5.297	.000	.485	2.060
	X2	5.173	.000	.438	2.281
	X3	-3.698	.000	.699	1.431
	X4	2.094	.040	.496	2.015
	X5	2.308	.024	.614	1.630

Based on the table 5, it can be seen that the value of Variance Inflation Factor (VIF) of each independent variable has no value less than 10 and the tolerance value is greater than 0.10 so it can be concluded that the regression model in this study does not contain multicollinearity.

4.3.3. Heteroscedasticity Test

Heteroscedasticity test aims to test whether in the regression model there is an inequality of variance from the residuals of one observation to another. A good regression model is that there are no symptoms of heteroscedasticity. This study uses the Glejser test that is by regressing independent variables on absolute residual values, the basis of decision making is as follows:

1. Sig values of independent variables smaller than 0.05 occur heteroscedasticity
2. Sig value of independent variables greater than 0.05 does not occur heteroscedasticity.

Table 6. Heteroscedasticity Test

Model		Standardized Coefficients	t	Sig.
		Beta		
1	(Constant)		1.461	.149
	X1	-.114	-.647	.520
	X2	.253	1.368	.176
	X3	.007	.046	.963
	X4	-.154	-.885	.380
	X5	-.117	-.752	.455

Based on Table 6, it can be seen that there are no symptoms of heteroscedasticity in the regression model. This can be seen from the significance level of X1 and X2 which is greater than 0.05.

4.4. Determination Coefficient Test

The strength of the influence of Marketing Aspect, Financial Management Aspect, Fund Aspect, Technical Aspect, Customer Management Aspect on the company's bad credit can be known from the size of the coefficient of determination (R2) which is between zero and one. The results of data processed by the author using SPSS version 22 are shown in Table 7.

Table 7. Determination Coefficient Test

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.712[a]	.507	.492	2.30438

a. Predictors: (Constant), X2, X1

b. Dependent Variable: Y

Based on the table 7, the value of R Square is 0.507, meaning that the Marketing Aspect, Financial Management Aspect, Fund Aspect, Technical Aspect, and Customer Management Aspect are able to explain the customer's bad credit variable by 50.7% while the remaining 49.3% is another factor that is not included in this study.

4.5 Hypothesis Testing

1. F Test

The Relationship between the factors of marketing aspect, financial management aspect, fund suspect, technical aspect, management aspect of bad credit in Bank Mandiri Branch of Aneka Tambang Building in Jakarta can be seen in the following table.

Table 8. F-Test

Model		df	Mean Square	F	Sig.
1	Regression	5	83.171	14.506	.000[b]
	Residual	63	5.734		
	Total	68			

Based on the significance level of the F 0,000 test, this shows that the marketing aspects, financial management aspects, fund aspects, technical aspects, management aspects together correlate with bad loans at Bank Mandiri, Jakarta's Aneka Tambang Building branch. This event explains that the number of customers greatly influences the number of bad loans, so in providing credit, Bank Mandiri Jakarta branch Aneka Tambang Building must be more careful in assessing prospective customers. Not only limited to assessing, but the Bank Mandiri branch building Aneka Tambang Jakarta also needs to supervise individuals or companies that use their credit facilities. Has the credit provided by Bank Mandiri in the Jakarta Aneka Tambang Building branch has used by the one submitted by the debtors.

2. t-test

The relation of marketing aspects, financial management aspects, technical aspects, and management aspects to bad loans in the Bank Mandiri branch of Aneka Tambang Jakarta can be seen in the following table 9.

Table 9. t-Test

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	t	Sig.
1	(Constant)	15.944	2.661	5.992	.000
	X1	-1.141	.215	-5.297	.000
	X2	1.119	.216	5.173	.000
	X3	-.772	.209	-3.698	.000
	X4	.323	.154	2.094	.040
	X5	.377	.163	2.308	.024

The multiple linear regression model obtained as follows (1).

$$Y = 15.944 - 1.141 X_1 + 1.119 X_2 - 0.772 X_3 + 0.323 X_4 + 0.377 X_5 \quad (1)$$

Where (1).

x_1 = marketing aspects
x_2 = aspects of financial regulation
x_3 = aspects of funds
x_4 = technical aspects
x_5 = management aspects
y = bad credit

We can explain as follows:

1. Intercept coefficient value of 15.944 states that if the marketing aspect variable (X1), financial regulation aspect (X2), fund aspect variable (X3), technical aspect variable (X4), and management aspect variable (X5) are zero, then the variable value bad credit (Y) of 15,944.
2. The value of the regression coefficient of the marketing aspect variable (X1) against the bad credit variable (Y) is equal to -1,141. This event means that if the marketing aspect variable (X1) increases by 1 percent, it will decrease the bad credit variable (Y) by 1,141, assuming the intercept coefficient, financial regulation variable (X2), fund aspect variable (X3),

technical aspect variable (X4), and variable management aspects (X5) fixed.

3. The value of the regression coefficient of variable aspects of financial regulation (X2) to the variable bad credit (Y) is 1.119. This means that if the variable aspects of financial regulation (X1) increase by 1 percent, it will increase the bad credit variable (Y) by 1,119, assuming the intercept coefficient, the marketing aspect variable (X1), the funding aspect variable (X3), the technical aspect variable (X4) , and the management aspect variable (X5) remains.
4. The value of the variable aspect regression coefficient of funds (X3) against the variable bad loans (Y) is equal to -0.772. This event means that if the financial regulation aspect variable (X2) increases by 1 percent, it will decrease the bad credit variable (Y) by 0.772, assuming the intercept coefficient, the marketing aspect variable (X1), the funding aspect variable (X3), the technical aspect variable (X4) , and the management aspect variable (X5) remains.
5. The regression coefficient value of the technical aspect variable (X4) against the bad credit variable (Y) is 0.323. This event means that if the technical aspect variable (X4) increases by 1 percent, it will increase the non-performing loan variable (Y) by 0.323, assuming the intercept coefficient, the marketing aspect variable (X1), the funding aspect variable (X3), the financial aspect's variable (X2) , and the management aspect variable (X5) remains.
6. The regression coefficient value of the management aspect variable (X5) to the bad credit variable (Y) is 0.377. This event means that if the management aspect variable (X5) increases by 1 percent, it will increase the bad credit variable (Y) by 0.377, assuming the intercept coefficient, the marketing aspect variable (X1), the financial management aspect variable (X2), the funding aspect variable (X3), and technical aspect's variable (X4), fixed.

5. CONCLUSION

Based on the coefficient test that determines the marketing aspects, financial aspects, financial aspects, technical aspects and management aspects together can explain the bad credit variable by 50.7% while the remaining 49.3% are other factors not included in this study. Marketing aspects and fund aspects have a negative to bad credit. This event shows that by increasing marketing and accuracy in determining the source of funds for business financing will reduce bad loans. While the aspects of financial regulation, technical aspects, and management aspects are positively correlated to bad credit. This shows that with good financial arrangements, proper technicalities and good management will reduce the amount of bad credit.

6. SUGGESTION

More attention needs to be paid to the aspects of financial regulation, technical aspects and management aspects so that non-performing loans are not high by providing socialization and technical guidance on these aspects. For further research, it is better to conduct research on NPL complete with other variables that generally affect, such as ROA, ROI, and other variables, in a focused and applicable way by increasing the number of research objects and extending time series data. So, able to provide a broader picture of the Non-Performing Loan condition at Bank Mandiri.

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