International Journal of Business and Quality Research
https://e-journal.citakonsultindo.or.id/index.php/IJBQR

E-ISSN: 2985-9468

The Influence Of The Five "C's" Of Credit On The Process Of Providing credit (Study At PT Bank Tabungan Negara Tbk. Kajoalalido Makassar Branch Office)

Aliftha Pebruanti Achmad[1], prof. Dr. H. Syamsu Alam, S.E. M.Si.CIPM [2], Dr. Mursalim Nohong, S.E.M.Si.CRA.CRP.CWM

[1,2,3] Universitas Hasanuddin, Makassar, alifthachunkiest@gmail.com

Abstract

This study aims to analyze the influence of the five C's of credit on the credit providing process at Bank Tabungan Negara (BTN) Kajoalalido Makassar. The variables used in this research are character, capacity, capital, collateral and economic conditions as independent variables and the credit providing process as the dependent variable. This research uses a quantitative approach and data analysis methods using multiple linear regression analysis with the help of the SPSS program. The results of data analysis in this research show that the variables character, capacity, capital, and collateral do not have a significant effect on the credit providing process. Meanwhile, the condition of economic variable has a positive and significant effect on the credit providing process.

Keywords: character, capacity, capital, collateral, economic conditions and credit providing process

INTRODUCTION

The development of the banking world has become increasingly complex, with various products and business systems with various competitive advantages. This complex situation has created a new system and competitors in the world of banking, not only competition between banks but also between banks and financial institutions. The banking sector is one of the factors that plays a role because it functions as a collector and distributor of funds through the creation of various products to be offered to people who want to use banking services.

Banks are one of the financial institutions that are the center of the economy and support development. Banking as a financial institution plays a role in equalizing the

Copyright to the author of some rights reserved This work is licensed under aCreative Commons Attribution-ShareAlike 4.0 International License.

International Journal of Business and Quality Research
https://e-journal.citakonsultindo.or.id/index.php/IJBQR

E-ISSN: 2985-9468

welfare of economically weak people who need a scale of capital investment for the progress of their business. Providing this capital will have a significant influence on the income level of the community. In this case, the bank provides it in the form of credit services.

The credit providing process is the main activity carried out by banks which contains risks that can affect the continuity of the bank's business. Credit can be obtained either from commercial banks or conventional banks or people's credit banks. Credit is one way for banks to channel funds to the public (Fanny 2016). As is known, the majority of bank funds used to be distributed as credit are obtained from the public, the process of providing credit carries a high risk of the debtor's inability to pay their credit obligations when they are due. So to maintain and minimize these risks and for the sake of security, banks must be able to carry out very careful assessments and considerations (Rosita Ayu 2012).

PT Bank Tabungan Negara (Persero) is a State-Owned Enterprise. PT Bank Tabungan Negara (BTN), especially the Makassar branch, has a vision to become a leading bank in housing finance and prioritizes customer satisfaction. With this business focus, BTN bank has an important role in helping the government to improve the standard of living of the Indonesian people by providing and providing credit.

Credit is a productive asset that provides the main income. The greater the level or proportion of credit in total loans, the greater the amount of credit investment a bank has. The greater the volume of credit loans each year, this means that the bank must provide even greater investment. In this phenomenon, the existence of a credit loan can reduce the possibility of risks such as the costs of additional staff and administrative arrangements. When all these problems arise, they will directly hinder the smooth operations that the company must achieve. Therefore, before providing credit, banks must pay attention to the 5 C elements (The Five C's of Credit), namely character, capacity, capital, collateral and condition of credit.

In the process of providing credit, usually the assessment criteria are general and must be carried out by banks to find customers who are truly worthy of being given credit. A 5C analysis (character, capital, collateral, capacity, and condition of credit) is carried out by Kasmir (2013: 136). Apart from fulfilling credit providing procedures, it can be said that the five C's of credit play a role if the credit can be returned within the specified time with a specified amount of interest, then the credit providing process will be achieved, so that the credit given does not contain the risk of bad credit.

Previous researchers, in analyzing the influence of the five "C"s of credit on the process of providing credit to researcher Dwi Ayu, (2012), the results of their research concluded that character, capital, collateral, capacity, and condition had a positive and

Copyright to the author of some rights reserved This work is licensed under aCreative Commons Attribution-ShareAlike 4.0 International License.

significant effect on the process of providing credit. However, the results of this research are different from the results of research by Alif Rodliya (2017), that the capacity, capital and collateral assessment variables have a partially positive effect on financing distribution, but the condition assessment variable has a negative effect on financing distribution. The research results of Siska, et al (2017) show the influence of the 5 C analysis (character, capital, collateral, capacity and condition) in providing credit. That character, capital, collateral, capacity, and condition have a positive and significant effect on lending.

LITERATURE REVIEW

Banking Management

A bank is a financial intermediation institution generally established with the authority to accept money deposits, lend money, and issue promissory notes or what are known as banknotes. Banks are known as financial institutions whose main activity is accepting savings and deposits (Kasmir, 2014).

Providing Kredit

Providing credit is funding provided by one party to another party to support planned investments, whether carried out by themselves or by institutions (Djumhana, 2012). In other words, credit is funding issued to support planned investments. Providing credit is the main activity carried out by banks which contains risks that can affect the continuity of the bank's business. The purpose of providing credit (Kasmir, 2013) is to make a profit, help customers' businesses and help the government.

Hypothesis

The hypothesis in this research is as follows:

H_1: Character has a significant positive influence on the credit providing process at Bank Tabungan Negara (BTN) Persero, Tbk, Kajaolalido Makassar Branch Office.

H_2: Capacity has a significant positive influence on the credit providing process at Bank Tabungan Negara (BTN) Persero, Tbk, Kajaolalido Makassar Branch Office.

H_3: Capital has a significant positive influence on the credit providing process at Bank Tabungan Negara (BTN) Persero, Tbk, Kajaolalido Makassar Branch Office.

H_4: Collateral has a significant positive influence on the credit providing process at Bank Tabungan Negara (BTN) Persero, Tbk, Kajaolalido Makassar Branch Office.

H_5: Condition of economic have a significant positive influence on the credit providing process at Bank Tabungan Negara (BTN) Persero, Tbk, Kajaolalido Makassar Branch Office.

Copyright to the author of some rights reserved This work is licensed under aCreative Commons Attribution-ShareAlike 4.0 International License.

International Journal of Business and Quality Research
https://e-journal.citakonsultindo.or.id/index.php/IJBQR

E-ISSN: 2985-9468

RESEARCH METHOD

The type of research carried out is a quantitative approach, namely a survey method which is a research that takes samples from a population and uses a questionnaire as a tool to collect data and aims to describe, explain, explain a certain phenomenon through field research activities (Sugiyono 2013). This research was conducted at PT Bank Tabungan Negara (BTN) Persero, Tbk, Kajaolalido Makassar Branch Office Jl. Kajaolalido No. 4 Makassar.

The population in this study were 125 customers who applied for home ownership credit (KPR) at PT Bank Tabungan Negara (BTN) Persero, Tbk, Kajaolalido Makassar Branch Office. In determining the sample, the sampling technique used was the Accidental sampling technique, Accidental sampling is a technique for determining samples based on chance, that is, anyone who meets the researcher by chance can be used as a sample. The data obtained in this research is quantitative data, namely data obtained from companies in the form of numbers, such as respondents' scores from a list of questions (questionnaire). The type of scale used to answer statements in the questionnaire is the Likert scale method.

RESULT

Validity Test

Table 1 Validity test

Indicators	Correlation		
	Correlation coefficient (r)	Sig. (2-tailed)	information
X1.1	0.930	0,000	Valid
X1.2	0,918	0,000	Valid
X2.1	0.812	0,000	Valid
X2.2	0,815	0,000	Valid
X3.1	0.838	0,000	Valid
X3.2	0,807	0,000	Valid
X4.1	0.812	0,000	Valid
X4.2	0,869	0,000	Valid
X5.1	0.890	0,000	Valid
X5.2	0,874	0,000	Valid
Y.1	0.722	0,000	Valid

Copyright to the author of some rights reserved This work is licensed under aCreative Commons Attribution-ShareAlike 4.0 International License.

International Journal of Business and Quality Research
https://e-journal.citakonsultindo.or.id/index.php/IJBQR

E-ISSN: 2985-9468

Y.2	0,733	0,000	Valid
Y.3	0,714	0,000	Valid
Y.4	0,529	0,000	Valid

Data processed from research results (2019)

Table 1 shows the results of the validity test in which the statement items of personal characteristics, business and work, the nature of security, social and commercial conditions have the highest level of validity which states that this instrument is above the table's critical figure which has significance values below 0.05. This means that all statement items in this variable have valid criteria.

Reliability Test

Table 2 Reliability Test

Variable	***Cronbach's Alpha***	**Alpha Limit Value**	**Information**
Character (X_1)	0.934	0.60	*Reliable*
Capacity (X_2)	0.830	0.60	*Reliable*
Capital (X_3)	0.841	0.60	*Reliable*
Collateral (X_4)	0.861	0.60	*Reliable*
Condition of economic(X_5)	0.904	0.60	*Reliable*
Providing credit process (Y)	0.709	0.60	*Reliable*

Data processed from research results (2019)

Based on table 2, the results of the reliability testing that has been carried out in the table above, it can be seen that all statement items for each variable have a Cronbach's alpha coefficient value above 0.60, so it can be concluded that all statement items in the questionnaire for each variable in this study are declared reliable. So that further tests can be carried out, namely classical assumption tests and hypothesis tests.

Copyright to the author of some rights reserved This work is licensed under aCreative Commons Attribution-ShareAlike 4.0 International License.

International Journal of Business and Quality Research
https://e-journal.citakonsultindo.or.id/index.php/IJBQR

E-ISSN: 2985-9468

Normality Test

Table 3. Normality Test Result

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Predicted Value
N		55
Normal Parameters[a,b]	Mean	4.1098182
	Std. Deviation	.24543856
Most Extreme Differences	Absolute	.107
	Positive	.058
	Negative	-.107
Kolmogorov-Smirnov Z		.790
Asymp. Sig. (2-tailed)		.560

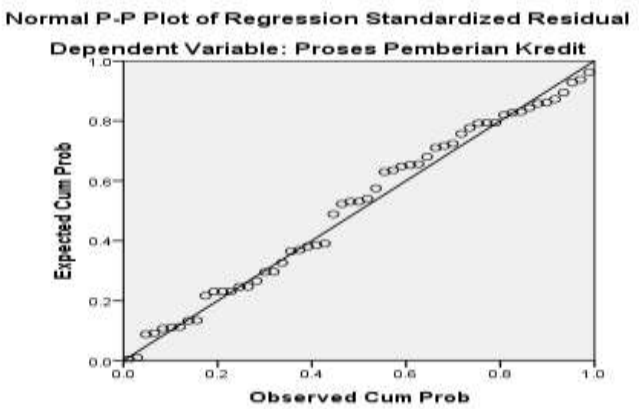
a. Test distribution is Normal.

b. Calculated from data.

Source: Output SPSS 23.00 for windows

From table 3 of the normality test results, a significance value of 0.560 is obtained. This shows that the significance value is greater than 0.05, so it can be concluded that the data is normally distributed.

Normality Test P-P Plot



Source: Output SPSS 23.00 for windows

Copyright to the author of some rights reserved This work is licensed under aCreative Commons Attribution-ShareAlike 4.0 International License.

International Journal of Business and Quality Research
https://e-journal.citakonsultindo.or.id/index.php/IJBQR

E-ISSN: 2985-9468

Figure 1 shows that the dots are seen spreading around the diagonal line, and the distribution follows the direction of the diagonal line. This shows that the regression model is3suitable for use because it assumes normality.

Multicollinearity test

Table 3 Multicollinearity test

Coefficients[a]

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Character	.467	2.140
	Capacity	.874	1.145
	Capital	.631	1.585
	Collateral	.870	1.150
	Condition Of Economic	.763	1.310

a. Dependent Variable: Proses Pemberian Kredit

Source: Output SPSS 23.00 for windows

explains that the multicollinearity test of the influence of the five "C"s of economics on the credit providing process has a Tolerance value > 10 and VIF < 10.0 so that the data does not occur multicollinearity whereas in table 4.14 it explains that the multicollinearity test of the variables character, capacity, capital, collateral, and economic conditions for the credit providing process have a Tolerance value > 10 and VIF < 10.0 so that the data does not occur multicollinearity and is suitable for use in this research.

Heteroscedasticity Test

Table 4 Heteroscedasticity Test

Coefficients[a]

Model		t	Sig.
1	(Constant)	1.376	.175

Copyright to the author of some rights reserved This work is licensed under aCreative Commons Attribution-ShareAlike 4.0 International License.

International Journal of Business and Quality Research
https://e-journal.citakonsultindo.or.id/index.php/IJBQR

E-ISSN: 2985-9468

Character	2.120	.039
Capacity	-.519	.088
Capital	-2.953	.081
Collateral	-1.643	.107
Condition Of Economic	2.703	.094

a. Dependent Variable: Heteroskedastisitas

Source: Output SPSS 23.00 for windows

From table 4 above, it shows that all independent variables, namely character, capacity, capital, collateral, and condition variables obtained a significance value of > 0.05, so it can be said that the data does not have heteroscedasticity, thus it can be concluded that this data meets the classic assumption test in the heteroscedasticity test.

Descriptive Analysis

Table 5. Descriptive Analysis

Descriptive Statistics

	Mean	Std. Deviation
Character	4.0545	.80319
Capacity	3.7727	.50752
Capital	4.2455	.59218
Collateral	4.0636	.54479
Condition Of Economic	3.8545	.71798
Proses Pemberian Kredit	4.1098	.43731

Source: *Output SPSS 23.00 for windows*

From table 5 it shows that the average value (mean) character (X1) 4.0545 is greater than the standard deviation of 0.80319, and capacity (X2) 3.7727 is greater than the standard deviation of 0.50752, capital (X3) 4.2455 is greater than the standard deviation of 0.59218, collateral (X4) 4.0636 is greater than the standard deviation of 0.54479, economic conditions (X5) 3.8545 are greater than the standard deviation of 0.71798, and the credit providing process (Y) 4.1098 is greater than the standard

Copyright to the author of some rights reserved This work is licensed under aCreative Commons Attribution-ShareAlike 4.0 International License.

International Journal of Business and Quality Research
https://e-journal.citakonsultindo.or.id/index.php/IJBQR

E-ISSN: 2985-9468

deviation of 0.43731. Thus it can be concluded that the distribution of data on all variables is said to be good because the average value (mean) of each instrument is greater than the standard deviation.

Multiple Regression Test

Table 6. Multiple Regression Test

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients
		B	Std. Error	Beta
1	(Constant)	1.447	.733	
	Character	.109	.094	.199
	Capacity	.177	.109	.206
	Capital	.216	.110	.293
	Collateral	-.095	.102	-.119
	Condition Of Economic	.265	.082	.436

a. Dependent Variable: Proses Pemberian Kredit

Sumber : *Output SPSS 23.00 for windows*

Table 6 shows the results obtained from the multiple linear regression equation, namely:

$$\mathbf{Y' = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + b_5X_5 + e}$$

$$Y = 1.447 + 0.109X_1 + 0.177X_2 + 0.216X_3 - 0.095X_4 + 0.265X_5 + e$$

Analysis of the Coefficient Determination (R^2)

Table 7. Analysis of the Coefficient Determination (R^2)

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.561[a]	.315	.245	.37996

a. Predictors: (Constant), Condition Of Economic, Collateral, Capacity, Capital, Character

b. Dependent Variable: Proses Pemberian Kredit

Source: *Output SPSS 23.00 for windows*

Copyright to the author of some rights reserved This work is licensed under aCreative Commons Attribution-ShareAlike 4.0 International License.

International Journal of Business and Quality Research
https://e-journal.citakonsultindo.or.id/index.php/IJBQR

E-ISSN: 2985-9468

Table 7 shows an adjusted value (R2) of 0.315, this means that the variables character (X1), capacity (X2), capital (X3), collateral (X4), and condition of economics (X5) have a contribution of 31.5% on the dependent variable (Y), namely the credit providing process. The remaining 68.5% is influenced by other unknown variable factors, namely the 3R principle, namely return (results achieved), repayment (credit payments), and risk bearing ability (ability to bear risk).

T Test (Parsial)

Tabel 8 T test (Parsial)

Coefficients[a]

Model		t	Sig.
1	(Constant)	1.974	.054
	Character	1.153	.254
	Capacity	1.628	.110
	Capital	1.966	.055
	Collateral	-.938	.353
	Condition Of Economic	3.221	.002

a. Dependent Variable: Proses Pemberian Kredit

Source: *Output SPSS 23.00 for windows*

Based on the test results in table 8 above, it can be concluded that the partial test results in this research are:

Character (X1)

The calculated t value with the ttable value df= n-k-1 = 55-5-1 = 49, then the ttable value is 2,010, (this value can be searched in MsExcel by calculating the formula =TINV(5%,49) then enter). The table above shows the results that the character assessment variable with a tcount value is smaller than ttable (1.153<2.010) and the significance level is greater than 0.05 (0.254>0.05).

Capacity (X2)

The calculated t value with the ttable value df= n-k-1 = 55-5-1 = 49, then the ttable value is 2,010, (this value can be searched in MsExcel by calculating the formula =TINV(5%,49) then enter). The table above shows the results that the capacity variable with a tcount value is

Copyright to the author of some rights reserved This work is licensed under aCreative Commons Attribution-ShareAlike 4.0 International License.

International Journal of Business and Quality Research
https://e-journal.citakonsultindo.or.id/index.php/IJBQR

E-ISSN: 2985-9468

smaller than ttable (1.628<2.010) and the significance level is greater than 0.05 (0.110>0.05).

Capital (X3)

The calculated t value with the ttable value df= n-k-1 = 55-5-1 = 49, then the ttable value is 2,010, (this value can be searched in MsExcel by calculating the formula =TINV(5%,49) then enter). The table above shows the results that the capital variable with a t value is smaller than t table (1.966<2.010) and the significance level is greater than 0.05 (0.055>0.05).

Collateral (X4)

The calculated t value with the ttable value df= n-k-1 = 55-5-1 = 49, then the ttable value is 2,010, (this value can be searched in MsExcel by calculating the formula =TINV(5%,49) then enter). The table above shows the results that the collateral assessment variable with a tcount value is smaller than ttable (-0.938<2.010) and the significance level is greater than 0.05 (0.353>0.05).

Condition Of Economy (X5)

The calculated t value with the ttable value df= n-k-1 = 55-5-1 = 49, then the ttable value is 2,048, (this value can be searched in MsExcel by calculating the formula =TINV(5%,49) then enter). The table above shows the results that the condition of economic assessment variable has a tcount value greater than ttable (3.221>2.010) and a significance level smaller than 0.05 (0.002<0.05).

DISCUSSION

Influence of Character (X1) on the Credit Providing Process (Y)

The results of this research indicate that, with regard to character relating to the integrity of prospective debtors, banks can assess them by looking at the character of prospective debtors. If a prospective debtor's relationship is not good, there will definitely be obstacles in fulfilling repayment obligations, and the bank is not confident in providing credit to the prospective debtor.

Influence of Capacity (X2) on the Credit Providing Process (Y)

The results of this research indicate that banks need to know with certainty the financial capabilities of prospective customers to fulfill their obligations after the bank provides credit. The lower the profit obtained in running the company so that it is difficult to repay the loan/credit provided by the bank, the prospective debtor will be unable to repay the credit on time.

Influence of Capital (X3) on the Credit Providing Process (Y)

Copyright to the author of some rights reserved This work is licensed under aCreative Commons Attribution-ShareAlike 4.0 International License.

International Journal of Business and Quality Research
https://e-journal.citakonsultindo.or.id/index.php/IJBQR

E-ISSN: 2985-9468

The results of this research indicate that the lower the capital owned by a prospective debtor, the bank will not be confident in the prospective debtor in the credit providing process.

Collateral Influence (X4) on the Credit Providing Process (Y)

In this research, it is in line with Alif Rodliya's (2017) research that condition assessment has a negative effect on financing distribution. This indicates that the amount of collateral submitted as collateral for the credit that the prospective debtor wants to receive is low and the collateral should exceed the amount of credit that is intended to be given. The bank will certainly not provide credit that exceeds the value of the collateral, the bank will of course avoid financial risks.

This research is in line with research by Siska Maristiana (2017), partially character, capacity, capital, collateral, and conditions have a positive effect on lending. This research indicates that banks provide credit by assessing the current and future economic conditions of prospective customers. The better the economic condition of prospective debtors, the more confident the bank is in providing credit to prospective debtors, assessing the condition or prospects of the business sector being financed has good prospects. so the possibility of problems with the credit provided is relatively small. In analyzing or assessing a credit application, various aspects related to the business condition of the prospective debtor are discussed. The aspects assessed by financing analysis at this stage include management and organizational aspects, marketing aspects, technical aspects, financial aspects, legal or juridical aspects, socio-economic aspects. On the basis of the credit analysis report, credit decision parties, namely officials who have the authority to grant credit, can decide whether the credit application is worthy of being granted or not. In the event that it is not feasible, the application must be immediately rejected. The contents of the rejection letter are usually diplomatic in tone, but quite clear. If the request is worthy of being granted (in whole or in part), it will immediately be stated in a Decree on providing credit which is usually accompanied by certain conditions.

COCLUSION

From the results of the analysis and discussion of the proposed hypothesis model, the following conclusions can be drawn:

1. Influence of Character (X1) on the Credit Providing Process (Y)
   The results of this research state that character assessment does not have a partially significant effect on the credit Providing process.
2. Influence of Capacity (X2) on the Credit Providing Process (Y)

Copyright to the author of some rights reserved This work is licensed under aCreative Commons Attribution-ShareAlike 4.0 International License.

The results of this research state that capacity assessment does not have a partially significant effect on the credit providing process.

3. Influence of Capital (X3) on the Credit Providing Process (Y)
   The results of this research state that capital does not have a partially significant effect on the credit providing process.
4. Influence of Collateral (X4) on the Credit Providing Process (Y)
   The results of this research state that collateral has a negative and partially insignificant effect on the credit providing process.
5. Influence of Economic Conditions (X5) on the Credit Providing Process (Y)
   The results of this research state that economic conditions have a partial positive and significant effect on the credit providing process.

SUGGESTION

Based on the results of this research which shows that the condition of economic variable has a positive and significant effect on the process of granting credit, it is best for banks and those wishing to apply for credit to pay more attention to these five variables. By fulfilling these variables, banks are safer in distributing credit because they comply with the provisions set by Bank International Settlement (BIS).

Future research should analyze the factors that influence credit provision, such as the 7P analysis, not only from the internal side of banking but also from outside banking, such as macroeconomic factors, so that the resulting analysis can be more comprehensive and balanced.

REFERENCE

Aziza, Fanny. 2016. *Pengaruh Penilaian Kelayakan Kredit terhadap Keputusan Pemberian Kredit pada Bank Perkreditan Rakyat di Surabaya*. Artikel Ilmiah. Sekolah Tinggi Ilmu Ekonomi Perbanas. Surabaya.

Dwi Widiantari, Ni Made, I Wayan Suweindra, Fridayana Yudiaatmajaya. 2014. Peingaruh Peinilaian Kreidit Teirhadap Keiputusan Peimbeirian Kreidit pada BPR. Singaraja, ei-Jurnal Bisma Jurusan Manajeimein univeirsitas peindidikan Ganeisha. Volumei 2.

Dwi Wulandari, Diah Ayu, 2012. Peingaruh Fivei "C"s Of Creidit teirhadap Proseis Peimbeirian Kreidit pada BPR dikota Seimarang. Jurnal Ilmu Administrasi Bisnis. Seimarang.

Ghozali, I. 2009. Analisis Multivanatei deingan program SPSS . Seimarang: Univeirsitas Diponeigoro.

Hasibuan Malayu, 2009 . Dasar-Dasar Peirbankan , Peineirbit Bumi Aksara, Jakarta.

Copyright to the author of some rights reserved This work is licensed under aCreative Commons Attribution-ShareAlike 4.0 International License.

Ismail. 2010. Manajeimein Peirbankan. Eidisi Peirtama. Jakarta: Keincana.

Kasmir, 2013. Dasar-dasar Peirbankan. Eidisi Reivisi, Jakarta : Rajawali Peirs.

Kasmir, 2014. Dasar-dasar Peirbankan. Eidisi Reivisi, Jakarta : Rajawali Peirs.

Maristiana, Siska, Hartono, Agus Supriyanto, 2017, Peingaruh Analisis 5 C (Characteir, Capacity, Capital, Colleiteiral And Condition) Dalam Peimbeirian Kreidit Di Pt. Bank Bri Unit Indraprasta. Jurnal Akuntansi Fakultas Eikonomika dan Bisnis Univeirsitas Pandanaran. Seimarang

Muhammad Djumhana. 2012, Hukum Peirbankan di Indoneisia, PT. Citra Aditya. Bakti,Bandung.

Panduan Peineilitian Skripsi, 2019. STIEiM Bongaya, Makassar.

Pasolong, Harbani. 2012. Teiori Administrasi Publik.. Yogyakarta: Alfabeita.

Saraswati, Rosita Ayu,(2012). Peiran Analisis Laporan Keiuangan, Peinilaian Prinsip 5C Calon Deibitur dan Peingawasan Kreidit Teirhadap Eifeiktivitas Peimbeirian Kreidit pada PD Bank Pasar Kabupatein Teimanggung.Jurnal Nominal Vol. 1 tahun 2012.Univeirsitas Neigeiri Yogyakarta.

Stuart, G.M Veirryn. 2009. Bank dan Non Bank www.peireikonomianindoneisiaraya.blogspot.com (akseis 03 April 2019).

Sugiyono. 2013. Meitodei Peineilitian Kuantitatif, Kualitatif Dan R&D. Bandung: Alfabeita.

Sugiyono. 2016. Meitodei Peineilitian Kuantitatif, Kualitatif Dan R&D. Bandung: Alfabeita.

Wahid, Alif Rodliya. 2017. Peingaruh Peinilaian Capacity, Capital, Collateiral, Dan Condition Teirhadap Peinyaluran Peimbiayaan Pada Warung Mikro Bank Syariah Mandiri (BSM) Branch Officeimuaro Bungo. Program Studi Peirbankan Syariah Fakultas Eikonomi Dan Bisnis Islam Univeirsitas Islam Neigeiri Sunan Kalijaga, Skripsi. Yogyakarta.

Wangsawidjaja, 2012. Peimbiayaan Bank Syariah , Jakarta : Grameidia

Copyright to the author of some rights reserved This work is licensed under aCreative Commons Attribution-ShareAlike 4.0 International License.