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THE EFFECT OF BTPN BANK CREDIT PROVISION ON THE WELFARE LEVEL OF TASPEN AND ASABRI PENSION CUSTOMERS

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ABSTRACT

This study aims to describe the effect of lending on the welfare of retirees and ASABRI. This research method uses quantitative methods, data collection techniques used are questionnaires. Bank BTPN KCP Magetan is a private bank that provides credit services for Taspen and Asabri retirees. The data analysis technique used is a simple linear regression technique. The results of this study are based on the results of simple linear regression testing, the value of the lending coefficient of 1.209 has a positive effect on the welfare of customers at Bank BTPN at KCP Magetan. Based on the results of the T test, it was obtained 0.000 so that the hypothesis was accepted. From the results of testing the coefficient of determination of the lending variable (X) has an effect of 77.7% on the customer welfare variable (Y) while the remaining 22.3% is influenced by other variables not examined by the researcher.

Keywords: *Bank, Credit Provision, Customer Welfare*

A. INTRODUCTION

Everyone is competing to improve their standard of living by opening a business in any field, in order to meet every need of life. Including retirees who, even though they have entered their retirement phase, still need capital for business or for survival. To overcome this, banks are one of the options to help provide business capital through credit services. Because banks are business entities that in addition to collecting funds from the public in the form of savings also distribute them to the public in the form of credit and/or other forms in order to improve the standard of living of the people. (Law of the Republic of Indonesia Number 10 of 1998).

One of the National Private Banks that provides these credit services is Bank BTPN. Bank BTPN is a foreign exchange bank resulting from the merger of PT Bank Tabungan Pensiunan Nasional Tbk (BTPN) with PT Bank Sumitomo Mitsui Indonesia (SMBCI) which focuses on serving the mass market segment consisting of retirees, micro, small, and medium enterprises (MSMEs), productive underprivileged communities, consuming class segments, and corporate segments. Bank BTPN provides credit not only for the public, but also has a special credit program for retirees. (Zaman & Pratama, 2023)

The provision of credit by Bank BTPN to pensioners, especially those registered with PT TASPEN and PT ASABRI, has a significant impact on their level of welfare. In this context, it is important to understand how access to credit can affect the financial condition and welfare of pensioners. Bank BTPN offers various types of credit products specifically designed to meet the financial needs of pensioners, such as Kredit Pensiun Sejahtera and Kredit Pensiun Sejahtera Plus,

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which allow customers to obtain funds with more flexible terms and installments adjusted to their pension income.

The welfare of pensioners is often affected by limited sources of income after the end of their working period. Pension programs from TASPEN and ASABRI provide income guarantees, but often the amount is not enough to meet daily living needs. In this case, credit from Bank BTPN can function as a solution to overcome the lack of funds, both for consumption needs and productive investments. With this credit facility, pensioners can plan their finances better and improve their quality of life. (Hidayah et al., 2023; Pratama, Subroto, & Sakti, 2024)

One of the advantages of the BTPN credit program is the grace period for three months after retirement, where debtors are not required to pay interest or principal on the loan. This gives customers time to adjust to their new income (Zehir & Narcıkara, 2016). In addition, installments during retirement can be adjusted to be lower than when they were still working, so as not to burden retirees' finances excessively.

However, although credit can provide significant benefits for retirees, there are also risks that need to be considered. For example, there is the potential for fines if there is a delay in paying installments. This can be a problem for retirees who may experience fluctuations in their income. Therefore, it is important for prospective borrowers to understand the terms and conditions that apply before applying for credit. (Lui, Lee, & Ngai, 2022; Schumpeter, 2003)

In a social context according to (Surjanti, Adji, Sanaji, & Wibawa, 2020), providing credit to retirees can also contribute to improving the local economy. Retirees who have access to credit tend to be more able to invest in small businesses or other productive activities. This not only improves individual welfare but can also create new jobs and encourage economic growth in their communities. (Achmad et al., 2023)

Furthermore, research on the effect of providing credit on the welfare of retired customers is very important. This study can identify factors that influence the effectiveness of credit programs and their impact on the quality of life of customers. With accurate data, Bank BTPN and other related institutions can formulate better policies in providing services to retirees.

Overall, the relationship between credit provision by Bank BTPN and the welfare level of TASPEN and ASABRI retiree customers shows great potential to improve their financial condition. However, the success of this program is highly dependent on customer understanding of the products offered and wise financial management after receiving credit. Therefore, financial education for retirees needs to be improved so that they can utilize this facility optimally.

B. METHODOLOGY

In this research, the author used a quantitative research type, because it can determine the influence between the variables used in the form of numbers. This study uses correlation techniques to determine the direction and data collection is done using the questionnaire method. The questionnaire method uses a list of questions related to the research problem aimed at collecting information from respondents. Then the results of the questionnaire will be processed using SPSS. The questionnaire method is usually done by giving several questions or written statements that will be distributed to Bank BTPN Magetan customers.

Research variables are attributes or traits or values of people or activities that have certain variations that are determined by researchers to be studied and conclusions drawn (Sugiyono, 2015). In this study, measurements were made of the existence of a variable using research instruments. The variables that will be used in this study are:

1. Credit Provision (X)

Credit is the provision of money bills that have been agreed upon by two parties with a certain period of time along with collateral with a predetermined amount of interest or profit sharing.

2. Customer Welfare (Y)

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Welfare according to KBBI is a state or condition of well-being, security, safety, tranquility. While customers are people who are related to or become bank customers (in terms of money). Customer welfare here is a state where customers are prosperous after carrying out credit activities at Bank BTPN KCP Magetan.

The sample to be used in this study is a random sampling sample or random sampling, namely from Asabri and Taspen Bank BTPN KCP Magetan pension credit customers. According to Sugiyono, (2015) "If the population is known, the sample calculation can use the Yamane and Isac Michael formula". The formula is:

$$n = \frac{N}{1 + N(e)^2}$$

Description:
n = Number of samples required
N = Population Size
e = sampling error rate, usually 10%

With this formula, the number of samples from a population of 2,435 people can be calculated, so the sample size used :

$$n = \frac{2.435}{1 + 2.435(0{,}01)^2}$$

$n = 96{,}05$ rounded up to 100

So the number of samples that will be used in this study is 100 respondents.

The research was conducted at Bank BTPN KCP Magetan located at Jl. Jendral A. Yani, Onggoprayan No.111, Dusun Onggoprayan, Kepolorejo, Kec. Magetan, Magetan Regency, East Java 63311 with implementation starting from March to July 2022.

Data collection techniques are methods used to obtain data and information needed in research (Arifin, Pratama, & Utomo, 2023). The data collection technique in this study is by means of field research, namely research conducted directly in the company that is the object of research. The data obtained is primary data obtained from a questionnaire survey. Research using a survey by distributing questionnaires or surveys as a research instrument, the questionnaire is an effective and efficient medium. In this study, researchers conducted a questionnaire survey aimed at customers who received credit, especially Asabri and Taspen customers.

Research instruments are tools needed in data collection. So the research instruments used in this study are as follows:

1. Laptop
2. Flashdisk
3. Stationery
4. Questionnaire or survey

Validity Test and Reliability Test

1. Validation test

   A validation test is a measuring tool to show the level of validity or accuracy of an instrument with a measure. An instrument is said to be valid if it is able to measure what is desired.
2. Reliability test

   A reliability test is to test whether the instrument used is reliable, meaning that an instrument used several times to measure the same object will produce the same data. An

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instrument can have a high level of confidence (consistency) if the results of testing the instrument show consistent results.

In this study, data analysis used simple linear regression tests, classical assumption tests, and hypothesis tests.

1. Simple Linear Regression Test

   The regression test used in this study is a simple linear regression test which is an analysis to determine the basis for prediction of a data distribution consisting of one dependent variable which in this case is the cooperative's income and also one independent variable which in this case is the provision of credit which has a linear relationship. The formula that can be used is:

   $Y = a + bX + e$

   Y= Income
   a = Coefficient
   b = Constant
   X = Credit provision
   e = error term (Standard Error)

2. Classical Assumption Test

   a. Normality Test

      A test conducted with the aim of assessing data in a group of data or variables, whether the data is normally distributed or not. A good regression model is a regression that is normally distributed or close to normal. This study uses the Kolmogorov Smirnov (K-S) normality test which has the following provisions:
      1) If the significance <0.05 means that the data being tested is not normal.
      2) If the significance> 0.05 means that the data being tested is normal.

   b. Linearity Test

      The linearity test is used to see whether the model built has a linear relationship or not. In the linearity test, it is expected that the test results produce an accepted null hypothesis, meaning that the simple linear regression equation actually fits the observation data (Herrhyanto, 2017: 163). If the regression line is not linear, the regression analysis cannot be continued (Sugiyono, 2017: 265). The analysis technique uses a significance value at a significance level of 95% (alpha = 0.05). The criteria are as follows:
      1) The variable has a linear relationship if the sig. value <0.05
      2) The variable does not have a linear relationship if the sig. value > 0.05

   c. Multicollinearity test

      This study uses a multicollinearity test, to detect the presence or absence of multicollinearity can be seen from the magnitude of the variance inflation factor (VIF) and Tolerance. Multicollinearity testing can be done as follows:
      1) Tolerance <0.10 or VIF> 10: multicollinearity occurs
      2) Tolerance> 0.10 or VIF <10: no multicollinearity occurs

   d. Hypothesis Testing

      This hypothesis testing is used to determine whether a hypothesis is rejected or accepted from the results of statistical calculations. And each independent variable affects the dependent variable, for this test the t-test is used.

      a) T-test
         1) Ho is rejected if t-count> t-table, then variable X affects variable Y.
         2) Ha is accepted if t-count < t-table, then variable X does not affect variable Y.

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b) Determination Coefficient Test

The determination coefficient test is used to see how much influence the independent variable has on the dependent variable.

C. RESULT AND DISCUSSION

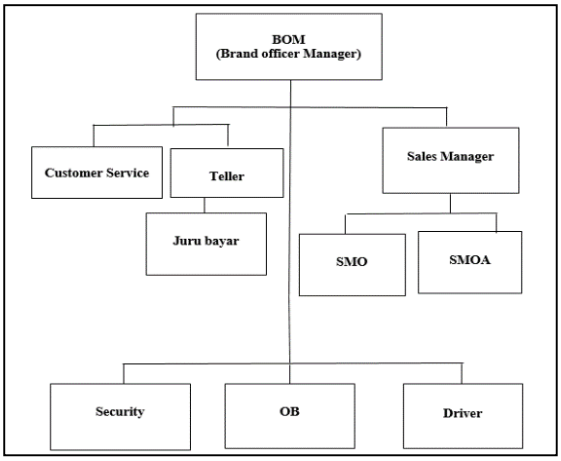
Results

Brief History of the Company

Bank BTPN is a foreign exchange bank resulting from the merger of PT Bank Tabungan Pensiunan Nasional Tbk (BTPN) with PT Bank Sumitomo Mitsui Indonesia (SMBCI). Bank BTPN, which was originally an abbreviation of Bank Tabungan Pensiunan Nasional, was born from the thoughts of 7 (seven) people in an association of retired military employees in 1958 in Bandung. The seven people then founded the Military Pensioners Bank Association (hereinafter referred to as "BAPEMIL") with a business status as an association that accepts deposits and provides loans to its members. PT Bank BTPN Tbk. KCP Magetan in 1990 was originally a cash office of the bank with a lease status and did not yet have ownership rights. Then in 1995 it had the right to own the building. Furthermore, in 2010 the Bank BTPN Assistant Branch Office was built. (Trisnawati, Mustikawati, & Sasongko, 2023)

Organizational structure

In carrying out daily activities, Bank BTPN KCP Magetan has formed a complete organizational structure as follows:



Vision and mission

1. Vision

   To become the bank of choice in Indonesia, which can make a significant difference in the lives of millions of people, especially with the support of digital technology.
2. Mission
   a. Offering complete financial solutions and services to various retail, micro, SME and corporate business segments in Indonesia, as well as to the Indonesian Nation and State as a whole.
   b. Providing valuable opportunities for professional growth of Bank BTPN employees.
   c. Creating significant and sustainable value for stakeholders including the Indonesian people.
   d. Utilizing technological innovation as a key differentiator to provide the best quality and experience in its class to Bank BTPN customers and partners.

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Values

The values we embrace are our guidelines in running our business. There are 5 (five) values, as explained below:

1. Integrity
   As professionals, always act sincerely with high ethical standards.
2. Customer First
   Always look from the customer's perspective to provide added value.
3. Proactive & Innovative
   Dare to act and innovate without stopping.
4. Speed & Quality
   Make the speed and quality of decision making and service delivery a differentiating factor.
5. Synergy
   Collaboration as a team.

Discussion

Research Results

1. Validation Test and Reliability Test
   a. Validation Test

      Data is said to be valid if r count > r table. The number of samples in this study is (n) = 40 and df can be calculated 40-2 = 38 and alpha = 0.05 then r table is 0.312. The following are the results if validity:

Tabel 1. Results of Validity Test of Variable X

Variabel	Butir Soal	r Hitung	r Tabel	Ket
Pengaruh Pemberian Krdit	X1	0,816	0,312	Valid
	X2	0,601	0,312	Valid
	X3	0,567	0,312	Valid
	X4	0,731	0,312	Valid

Source: SPSS Data Processing (2022)

From the results of the validity test, it shows that there is a variable X which contains 4 questions which are said to be valid because the calculated r score exceeds the r table, which is 0.312. Therefore, the researcher uses all questions to be used as research data.

Tabel 2. Results of Validity Test of Variable Y

Variabel	Butir Soal	r Hitung	r Tabel	Ket
Kesejah-teraan Nasabah	Y1	0,831	0,312	Valid
	Y2	0,679	0,312	Valid
	Y3	0,448	0,312	Valid
	Y4	0,852	0,312	Valid
	Y5	0,319	0,312	Valid
	Y6	0,708	0,312	Valid

Source: SPSS Data Processing (2022)

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From the results of the validity test, it shows that there are Y variables which have 6 questions said to be valid because the calculated r score exceeds r table, namely 0.312. Therefore, researchers used all questions to be used as research data.

b. Reliability Test

In this study, the reliability test used Cronbach's alpha if the score> 0.60 was said to be reliable and the score <0.60 was said to be unreliable. The results of the reliability test in this study are as follows:

Tabel 3. X and Y Variable Reliability Test Results

Variabel	Skor	Cronbach's alpha	Soal	Keterangan
Pengaruh Pemberian Kredit	0,608	0,60	4	Reliabel
Kesejahteraan Nasabah	0,716	0,60	6	Reliabel

The reliable test results show that variable X has a score of 0.608 and Y has a score of 0.716 which means it exceeds 0.60, so the variables used by researchers can be said to be reliable or have a high reliability value, so that further testing can be used.

2. Prerequisite Test
   a. Normality Test

In this study using the Kolmogorov Smirnov (K-S) normality test which has the following conditions:

1) If the Asymp.Sig (2-tailed) value <0.05 means that the data tested is not normal.
2) If the Asymp.Sig (2-tailed) value> 0.05 means that the data tested is normal

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		40
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.93436583
Most Extreme Differences	Absolute	.099
	Positive	.094
	Negative	-.099
Test Statistic		.099
Asymp. Sig. (2-tailed)		.200[c,d]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. This is a lower bound of the true significance.

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In the normality test results, it shows that the asymp. Sig. (2-tailed) 0.200 where 0.200> 0.05 so it can be stated that the distribution is normal.

b. Linearity Test

In the normality test results, it shows that the asymp. Sig. (2-tailed) 0.200 where 0.200> 0.05 so it can be stated that the distribution is normal.

ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
Kesejahteraan Nasabah * Pemberian Kredit	Between Groups	(Combined)	125.596	5	25.119	31.194	.000
		Linearity	118.926	1	118.926	147.687	.000
		Deviation from Linearity	6.670	4	1.667	2.071	.106
	Within Groups		27.379	34	.805		
	Total		152.975	39			

c. Multicollinearity Test

In this study to test multicollinearity using the Variance Inflation Factor (VIF) and Tolerance method where Tolerance < 0.10 or VIF> 10: multicollinearity occurs Tolerance> 0.10 or VIF < 10: no multicollinearity occurs.

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	T	Sig.	Collinearity Statistics Tolerance	Collinearity Statistics VIF
1	(Constant)	5.718	1.855		3.082	.004		
	Pemberian Kredit	1.209	.105	.882	11.521	.000	1.000	1.000

a. Dependent Variable: Kesejahteraan Nasabah

In the multicollinearity test in table 4.20 shows the VIF value of 1.00 which means 1.00> 10, so there is no multicollinearity.

3. Data Analysis

a. Simple Linear Regression Analysis

In this study, the regression test used is a simple linear regression test consisting of one dependent variable, namely credit provision and one independent variable, namely customer welfare. The regression test results in this study are as follows:

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Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error
1	(Constant)	5.718	1.855
	Pemberian Kredit	1.209	.105

a. Dependent Variable: Kesejahteraan Nasabah

From the regression test results contained in table 4.21, the following formula is obtained:

Y=a + bx + e
Y=5,718 + 1,209x + e
Description:
Y = income
a = coefficient
b = constant
x = credit provision
e = standard error (error term)

b. Hypothesis Test

T-test

The T test is used to test whether the independent variable affects the dependent variable, namely the provision of credit (X) on customer welfare (Y) whether the variable has an influence on customer welfare. The T test can be seen in the independent variable significance column (free) with a significant level <0.05 and by looking at the t table with the formula (df =n-k) where df is the degree of freedom or free degree, n is the number of samples, and k is the number of independent and dependent variables, so it can be calculated df = 40-2 = 38 so the t table can be seen in the t distribution table with a value of 1.685.

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	T	Sig.
1	(Constant)	5.718	1.855		3.082	.004
	Pemberian Kredit	1.209	.105	.882	11.521	.000

a. Dependent Variable: Kesejahteraan Nasabah

In the T-test results contained in table 4.22, it shows that the variable of credit provision with a significant value of 0.000 so that 0.000 <0.05. The t-count and t-table values are 11.521 < 1.685 so that Ha is accepted.

Coefficient of Determination Test

The Coefficient of Determination test is used to see how much influence the independent variable has on the dependent variable.

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Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.882[a]	.777	.772	.947	1.921

a. Predictors: (Constant), Pemberian Kredit

b. Dependent Variable: Kesejahteraan Nasabah

When viewed from the results of the coefficient of determination test in table 4.23, it shows that (R2 x 100%) = 0.777 x 100% = 77.7%. So that the variable of credit provision (X) has an effect of 77.7% on the customer welfare variable (Y) while the remaining 22.3% is influenced by other variables not examined by the researcher.

Discussion

Based on the results of research that has been done and tested using SPPS version 26, shows that the influence between the two variables is the effect of BTPN Bank lending at KCP Magetan on the welfare of customers taspen and asabri. From the results of regression analysis obtained figures stating that the provision of BTPN Bank credit at KCP Magetan affects the welfare of customers taspen and asabri as evidenced by the results of partial calculations or T test where the significance value of 0.000 <0.05 where the significance value is smaller than 0.05 which means the hypothesis is accepted there is an influence between the provision of credit to the welfare of customers.

The simple linear regression results of the coefficient value of credit provision of 1.209 has a positive effect on customer welfare at BTPN Bank at KCP Magetan. The regression results also show the coefficient of determination of 0.777 or 77.7%. So that the provision of BTPN Bank redit at KCP Magetan has an effect of 77.7% on the welfare of customers taspen and asabri, the remaining 22.3% is influenced by other variables not examined by researchers.

The results of this study indicate that the provision of credit by Bank BTPN has a significant positive effect on the welfare level of retired customers from TASPEN and ASABRI. Data analysis shows that retirees who receive credit experience an increase in their financial capabilities, which is reflected in increased spending on basic needs such as food, health, and education. This suggests that access to credit can help retirees meet their living needs better. (Lui et al., 2022)

In addition, this study found that retirees who use credit for productive investments, such as opening a small business or improving skills, experience a significant increase in income. Most respondents reported that they were able to generate additional income from businesses funded through the credit. This suggests that not only consumption increases, but also the potential to create new sources of income for retirees. (Utomo & Pratama, 2024)

However, despite the many benefits obtained, this study also identified several challenges faced by retired customers. One of the main challenges is the difficulty in managing credit installments, especially for those who experience fluctuations in retirement income. Several respondents reported financial stress due to late installment payments, which can affect their mental and physical health. Therefore, it is important for Bank BTPN to provide education and support in financial management to retired customers.

From a social perspective, Bank BTPN's credit provision also contributes to increasing social interaction among retirees. Research shows that retirees who are involved in business or investment activities tend to be more socially active and have a wider social network. This has a positive impact on their emotional and mental well-being, reducing feelings of loneliness that retirees often experience. (Pratama et al., 2024)

Furthermore, data analysis shows that factors such as education level and financial literacy play an important role in determining the success of credit use. Retirees with higher levels of

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education tend to be better able to manage loans and use funds wisely. Therefore, financial education programs need to be improved to help all customers understand credit products and how to use them effectively. (Nuryadi, Pratama, & Arifin, 2024; Priyono, Moin, & Putri, 2020)

This study also highlights the important role of family and community support in the success of credit use. Retirees who have strong social support tend to be more successful in managing their loans and achieving financial goals. Therefore, it is important for financial institutions to consider social aspects when designing programs for retiree customers.

In the context of policy, the results of this study provide recommendations for Bank BTPN to continue developing credit products that are in accordance with the needs of retirees. Adjustments to loan terms, such as offering low interest rates or flexibility in installment payments, can increase accessibility for retiree customers (Twenge, 2010). This will help more retirees to benefit from credit facilities without having to face a heavy financial burden. Overall, this study confirms that the provision of credit by Bank BTPN has a positive impact on the welfare of TASPEN and ASABRI retirees. However, to maximize these benefits, collaborative efforts are needed between financial institutions, the government, and the community in supporting retirees to be able to manage their finances well and achieve a better quality of life.

D. CONCLUSION AND SUGGESTIONS

Conclusion

Based on the results of research and discussion of the effect of BTPN Bank lending at KCP Magetan on the welfare of customers taspen and asabri that have been described, it can be concluded that based on the test results on the partial hypothesis or T test of credit provision on customer welfare with a significant value of 0.000 so that 0.000 <0.05. The t-count and t-table values are 11.521 < 1.685 so that Ha is accepted. So it can be concluded that the provision of BTPN Bank credit at KCP Magetan affects the welfare of retired customers Taspen and Asabri.

Suggestions

Based on the results of research, discussion and conclusions regarding the effect of BTPN Bank lending at KCP Magetan on the welfare of Taspen and Asabri customers that have been described, the researchers provide the following suggestions:

1. For BTPN Bank in KCP Magetan

   It is recommended to the BTPN Bank in KCP Magetan to improve credit services because it can improve the quality of credit at the bank so that customers can feel the quality service provided by bank employees. The bank is also expected to be more thorough in granting credit and supervising credit.
2. For further researchers

   It is expected to add independent variables to find out what can affect the dependent variable so that the test results have a more significant effect.

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