



# Analysis of Service Quality, Interest Rate, and Collateral on Kupedes Debtor Loyalty Through Debtor Satisfaction as Intervening Variables at Bank BRI Unit Medan Denai II

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**Abstract.** The loyalty of bank debtors is a factor supporting the progress of every bank in the banking world. Many factors affect loyalty, including service quality, interest rates, and collateral. This research is causal research using quantitative methods. The population in this study were all Kupedes credit customers, the sample used the Slovin formula, and the data analysis technique used path analysis. The results showed that service quality had a positive and significant effect on satisfaction and loyalty. Interest rates have a negative and significant effect on satisfaction and loyalty. Collateral has no effect on satisfaction and loyalty. Satisfaction has a positive and significant effect on loyalty. Satisfaction succeeded in mediating the effect of service quality and interest rates on loyalty, while satisfaction could not mediate the effect of collateral on loyalty. The services provided to customers are not only good but must exceed customer expectations to create maximum satisfaction and keep customers loyal to Bank BRI. Likewise, interest rates should be socialized to customers and supported by excellent service quality so that interest rates do not become a heavy burden for customers.

**Keywords:** Collateral · Debtor Satisfaction · Interest Rate · Loyalty · Service Quality

## 1 Introduction

BRI's business focuses on MSMEs (Micro, Small and Medium Enterprises). BRI is a state-owned bank that is very concerned about the distribution of credit funds to MSMEs. One of the products in the form of credit marketed to MSMEs is Kupedes. Kupedes is one of the credit schemes offered by BRI Units to meet the community's needs. Kupedes is a general, individual, selective, and reasonable interest credit that aims to develop or improve micro-enterprises that are eligible (eligible). PT Bank Rakyat Indonesia (Persero) Tbk, in its efforts to maintain its existence as a market leader in the micro-credit business, strives to improve the company's image and market dominance continuously and always provides innovative and prime quality credit products and provides services to debtors and prospective debtors. The public, as consumers or markets targeted by the

banking industry, have various considerations in choosing the banking service business they will use. This can be seen from the interest rate factor offered by banking services to the public, the level of comfort felt by the community in terms of saving money at the bank, and the level of service quality and ease of obtaining loans. These factors are the basis for people's consideration to choose banking services, either directly or indirectly, and can form loyalty in the community to the bank that is used as a trusted choice.

The bank is a financial institution whose business activities prioritize the principle of trust and excellent service to customers. Service quality is a very influential factor in the success of its business. Service quality is a consumer assessment of the level of service received with what is expected. Banks need good and friendly bank services to face the increasingly widespread competition between banks, improve the bank's image and high trust, and increase customer satisfaction. If BRI can provide services as expected by customers, then it can be called good. This will create a feeling of satisfaction in the customer and encourage the customer to make more credit. However, if the BRI does not provide good service according to customer expectations, the service can be called bad, and the customer will not be interested in taking credit again. In addition, credit interest rates have their own role in influencing customer loyalty to BRI. If the loan interest rate increases, the customer will reduce credit consumption due to the high costs that the customer must incur.

The MSME sector greatly affects the rate of economic growth. Through its fiscal policy, the government seeks to provide a capital stimulus to MSMEs to support their business activities so that economic growth increases. KUR is essentially the provision of subsidies from the government to certain designated banks (mostly state banks) so that they can provide cheaper credit interest in the hope of boosting the performance of the national economy. The low KUR interest rate will cause concern about the reduced customer interest in Kupedes. Especially with the development of KUR from year-to-year, interest rates are getting lower by up to 6% pa. This will have an impact on decreasing customer loyalty to Kupedes itself.

Undeniably, the provision of credit facilities will always require credit guarantees in the form of collateral. Collateral is a condition set by the bank to bind credit borrowers to pay off their debts. The need for collateral in the provision of credit facilities is solely oriented to protecting the creditor's interests so that the funds given to the debtor can be returned according to the specified time period. Collateral as an element of guarantee in providing credit/financing must be analyzed carefully because collateral is the last security if the debtor defaults (default).

One of the banking strategies to attract people who use banking services is to make their customers loyal. Loyal customers are assets for banks because they are the main weapon that a bank must carry out. Maintaining customer loyalty is enough to attract attention to be revealed and explored. This is evidenced by the many studies on banking customer loyalty and continuing to look for ways to get loyal customers because making loyal customers is not easy.

## 1.1 Theory Background

### Understanding Service Quality

The word service, etymologically in the big Indonesian dictionary, means 'effort to serve the needs of others'. There are five dimensions of service quality, according to Parasuraman in Lupiyoadi [1], namely:

1. Tangible
2. Reliability
3. Responsiveness
4. Assurance
5. Empathy

### Definition of Satisfaction

Satisfaction can be interpreted as an effort to fulfill something or make something adequate [2]. Satisfaction is a person's feelings of pleasure or disappointment that arise after comparing the performance (outcome) of the product that is thought to be expected. If the performance is below expectations, the customer is not satisfied. If the performance meets expectations, the customer is satisfied. Furthermore, if the performance exceeds expectations, the customer is very satisfied or happy [3]. According to Tjiptono and Chandra [4], broadly speaking, customer satisfaction has two main benefits for the company, namely in the form of customer loyalty and word-of-mouth advertising or what is commonly called positive word of mouth.

### Customer loyalty

Loyal customers have several characteristics that can show how loyal customers are to a product or service. As Kotler and Keller [5] revealed, loyal customers have the characteristics of Satisfaction, Repeat purchase, Word of Mouth/Buzz, Evangelism, and Ownership. According to Kotler and Keller [5], the definition of customer loyalty is as follows: A deeply held commitment to rebuy or patronize a preferred product or service in the future despite situational influences and marketing efforts having the potential to cause switching behavior.

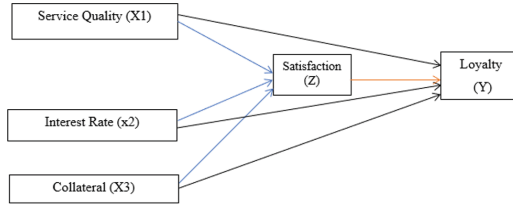
### Loan Interest Rate

According to Kasmir [6], the loan interest is the interest charged to borrowers or the selling price that must be paid by borrowing customers to the bank. Meanwhile, Ismail [7] said that the loan interest rate is the amount of interest charged to customers who receive credit facilities from banks.

### Collateral

According to Law no. 10 of 1998 [8] concerning Banking, "Collateral is an additional guarantee submitted by a debtor customer to a bank in the context of providing credit or financing facilities based on sharia principles."

Collateral functions as a security tool or a tool to reduce the final risk of credit/financing/bank guarantees provided by the bank if the debtor defaults (default)



**Fig. 1.** Conceptual Framework

and so that the debtor has a high sense of responsibility for the credit/financing/bank guarantee he receives from the bank.

### Conceptual Framework

Based on the theoretical review of previous research, the conceptual framework for this research shown in Fig. 1 as follow:

### Hypothesis Formulation

- H1: Service Quality has a significant effect on Kupedes debtor satisfaction
- H2: Interest rates have a significant effect on Kupedes debtor satisfaction
- H3: Collateral has a significant effect on Kupedes debtor satisfaction
- H4: Service Quality has a significant effect on the Loyalty of Kupedes debtors.
- H5: Interest Rates have a significant effect on the Loyalty of Kupedes debtors
- H6: Collateral has a significant effect on the Loyalty of Kupedes debtors
- H7: Service quality has a significant effect on debtor loyalty through Kupedes debtor satisfaction as an intervening variable
- H8: Interest rates have a significant effect on debtor loyalty through Kupedes debtor satisfaction as an intervening variable
- H9: Collateral has a significant effect on debtor loyalty through Kupedes debtor satisfaction as an intervening variable
- H10: Debtor satisfaction has a significant effect on Kupedes debtor loyalty.

## 2 Methods

This type of research is descriptive causal with a quantitative approach. The research was conducted at PT Bank Rakyat Indonesia, Tbk Unit Medan Denai II. The population in this study were all Kupedes credit customers at PT Bank Rakyat Indonesia, Tbk Unit Medan Denai II, amounting to 353 people. The sampling technique used in this study was convenience sampling using the Slovin formula, so it can be seen that the number of samples used in this study was 188. The hypothesis test used in this study is path analysis.

### 3 Result and Discussion

#### 3.1 Data Analysis Result

##### Normality Test

The normality test was conducted to determine whether the research data were normally distributed using the Kolmogorov-Smirnov test is shown in Table 1.

The residual probability value (asymptotic, sig. 2-tailed) is 0.126, greater than  $\text{sig-}\alpha$  (0.05), so it can be concluded that the research data is normally distributed.

##### Multicollinearity Test Results

The multicollinearity test performed shows the results as shown in Table 2.

The tolerance values for three independent variables are 0.789, 0.86, and 0.779, all of which are smaller than 1, and the VIF values of three variables are 1.268, 1.014, and

**Table 1.** Normality Test.

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		188
Normal Parameters, b	mean	,0000000
	Std. Deviation	1.30827086
Most Extreme Differences	Absolute	,085
	Positive	,085
	negative	-,080
Kolmogorov-Smirnov Z		1.176
asymptotic Sig. (2-tailed)		<b>.126</b>

a. Test distribution is Normal.

b. Calculated from data.

**Table 2.** Multicollinearity Test.

Coefficients			
Model		Collinearity Statistics	
		Tolerance	VIF
1	Service Quality	,789	1,268
	Interest rate	,986	1.014
	Collateral	,779	1,283

a. Dependent Variable: Loyalty

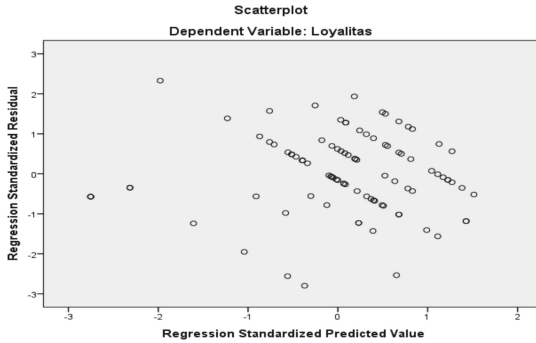


Fig. 2. Heteroscedasticity Test.

1.283, all of which are smaller than 10, so it can be concluded that the research data does not contain multicollinearity symptoms.

**Heteroscedasticity Test Results**

The test results using a Scatterplot graph is shown in Fig. 2.

From the Scatterplot chart presented, it can be seen that the dots that spread randomly do not form a certain pattern that is clear and spread above or below the zero on the Y axis. This shows that there is no heteroscedasticity in the regression model, so the regression model is feasible to use to predict loyalty based on the input of the independent variable.

**3.2 Hypothesis Test Result**

Hypothesis testing in this study was carried out using path analysis with the following results:

**Coefficient of Determination (R2)**

The R2 determination test is used to measure the level of correlation or the influence of the independent variable on the dependent variable, provided that if the results obtained are  $R^2 = 1$  or close to 1 or more than 1, the stronger the contribution of the independent variable to the dependent variable.

Determination test results for service quality variables, interest rates, collateral, and satisfaction with kupedes debtor loyalty is shown in Table 3.

**Table 3.** Table Determination Test Results for Service Quality Variables, Interest Rates, Collateral, and Satisfaction with Kupedes Debtor Loyalty

<b>Model Summary</b>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.848a	.719	.713	.868

a. Predictors: (Constant), Satisfaction, Interest Rate, Collateral, Service Quality

**Table 4.** F-Test Results for Service Quality, Interest Rate, Collateral, and Satisfaction with Kupedes Debtor Loyalty

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	353,045	4	88,261	117.121	.000b
	Residual	137,907	183	.754		
	Total	490.952	187			

a. Dependent Variable: Loyalty

b. Predictors: (Constant), Satisfaction, Interest Rate, Collateral, Service Quality

Based on Table 3, the value of R Square is 0.719. The number 0.719 means 71.9% of the influence of Service Quality, Interest Rate, Collateral, and Satisfaction on Kupedes Debtor Satisfaction. While the rest  $(1 - 0.719) = 0.281$  or 28.1% can be explained by other variables outside this study.

#### Simultaneous F Test (F Test)

The F test is used to show whether all the independent variables included in the model have an effect together. The F test determines how much influence the independent variable has on the dependent variable. If the sig value is below 0.05, the independent variable affects the dependent variable. The results of the F test calculations can be seen in Table 4.

Based on Table 4 can be seen that the test results simultaneously, where the calculated f value of 117,121 is greater than the f table, thus that the quality of service, interest rates, collateral, and satisfaction together have a significant effect on loyalty with a significantly smaller value (0.000) of 0.05.

## 4 Partial T-Test (T-Test)

A T-test (partial test) was conducted to see the individual or each significant effect of the independent variable on the dependent variable. Testing through a t-test is done by comparing the t count with the t table at a certain error rate, and the error rate in this study is 5% ( $\alpha = 5\%$ ). The result of partial significant test (t-test) substructure I is shown in Table 5.

Based on Table 5, the results of the partial test can be explained as follows:

#### 1. Hypothesis Test 1 (Influence of service quality on satisfaction)

The table shows that t count X1 (4,907) > t table with a significance value of 0.000, which is <0.05. So, it can be concluded that the quality of service has a positive and significant effect on the satisfaction of Kupedes' debtors.

#### 2. Hypothesis Test 2 (The effect of interest rates on satisfaction)

The table shows that t count X2 (-2.013) > t table with a significance value of 0.046, which is <0.05. So, it can be concluded that interest rates have a negative and significant effect on the satisfaction of Kupedes' debtors.

**Table 5.** Partial Significant Test (t-test) Substructure I

<b>Coefficients</b>		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
Model		B	Std. Error	Beta		
1	(Constant)	4.939	1,696		2,911	.004
	Service Quality	.155	.032	.352	4,907	.000
	Interest rate	-.204	.101	-.134	-2013	.046
	Collateral	.180	.113	.113	1,590	.113

a. Dependent Variable: Loyalty

3. Hypothesis Test 3 (The effect of collateral on satisfaction)

The table shows that t count X3 (1,590) > t table with a significance value of 0.113 that is >0.05. So, it can be concluded that the collateral does not have a positive and significant effect on the satisfaction of Kupedes’ debtors.

The result of partial significant test (t-test) substructure II is shown in Table 6.

Based on Table 6, the results of the partial test can be explained as follows:

4. Hypothesis Test 4 (Influence of service quality on loyalty).

The table shows that t count X1 (4.650) > t table with a significance value of 0.000, which is < 0.05. So, it can be concluded that the quality of service has a positive and significant effect on the loyalty of Kupedes’ debtors.

5. Hypothesis Test 5 (The effect of interest rates on loyalty).

The table shows that t count X2 (-2.674) > t table with a significance value of 0.008, which is < 0.05. So, it can be concluded that interest rates have a negative and significant effect on the loyalty of Kupedes’ debtors.

6. Hypothesis Test 6 (The effect of collateral on loyalty).

**Table 6.** Table Partial Significant Test (t-test) Substructure II.

<b>Coefficients</b>		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
Model		B	Std. Error	Beta		
1	(Constant)	-.208	1.036		-.201	.841
	Service Quality	.093	.020	.211	4.650	.000
	Interest rate	-.164	.061	-.107	-2,674	.008
	Collateral	.079	.068	.049	1.161	.247
	Satisfaction	.699	.044	.695	15,880	.000

a. Dependent Variable: Loyalty



The table shows that  $t$  count  $X_3$  (1.161) >  $t$  table with a significance value of 0.247, which is > 0.05. So, it can be concluded that the collateral does not have a positive and significant effect on the satisfaction of Kupedes' debtors.

#### 7. Test hypothesis 7 (influence of satisfaction on loyalty).

The table shows that  $t$  count  $Z$  (15,880) >  $t$  table with a significance value of 0.00, which is < 0.05. So, it can be concluded that satisfaction has a positive and significant effect on the loyalty of Kupedes' debtors.

## 5 Analysis (Path Analysis)

Path analysis is a development technique of multiple linear regression. The path analysis technique measures the relationship between independent, intervening, and dependent variables. It describes the relationship of multiple regression with the variable to be measured. Especially for the SPSS program with the regression analysis menu, the path coefficient is indicated by an output called a coefficient, expressed as standardized coefficients or beta values.

From the results of the partial test, it can be found that the standardized coefficients of the independent variables and intervening variables can be found. Standardized variables are variables whose data has been standardized with the standard deviation of each independent and dependent variable. Standardized coefficients are the coefficients of the regression parameters of the standardized variables.

### 1. First Structural Equation

Coefficient of determination for calculating the value of  $e_1$  is shown in Table 7.

From the above, the first structural equation can be seen from the value of  $R$  square or the coefficient of determination is 0.198, so it can be calculated that  $e_1$  with the formula:  $e_1 = \sqrt{1 - R^2} = \sqrt{1 - 0.198} = 0.896$ .

Results of the first equation test is shown in Table 8.

Based on the results of testing the first equation, the first structural path is as follows:

$$Z = PZX_1 + PZX_2 + PZX_3 + e_1 \quad (1)$$

$$\text{Satisfaction} = 0.352X_1 + (-0.134)X_2 + 0.113X_3 + 0.896$$

From the results of the SPSS processing above, it can be seen that the standardized coefficients in Eq. (1) are 0.352, -0.134, and 0.113, and the significance value is 0.000, 0.046, and 0.113, namely the service quality variable has a significant effect on 0.00 <

**Table 7.** Coefficient of Determination for Calculating the Value of  $e_1$

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.445a	.198	.185	1.454

a. Predictors: (Constant), Collateral, Interest Rate, Quality of Service

**Table 8.** Results of the First Equation Test.

<b>Coefficients<sup>a</sup></b>		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
Model		B	Std. Error	Beta		
1	(Constant)	4.939	1,696		2,911	.004
	Service Quality	.155	.032	.352	4,907	.000
	Interest rate	-.204	.101	-.134	-2013	.046
	Collateral	.180	.113	.113	1,590	.113

<sup>a</sup> Dependent Variable: Satisfaction

0.05, interest rates have a significant effect significant  $0.046 < 0.05$  and collateral have no significant effect because  $0.113 > 0.05$ . The value of standardized coefficients for service quality of 0.352 is the value of the path p1, the value of standardized coefficients for the interest rate of -0.134 is the value of the path p2, and the value of the standardized coefficients for collateral of 0.113 is the value of the path p3.

2. Second Structural Equation

Coefficient of determination for calculating the value of e2 is shown in Table 9.

From Table 9, the second structural equation can be seen from the value of R square or the coefficient of determination is 0.719, so it can be calculated that e2 with the formula:  $e2 = \sqrt{1 - R^2} = \sqrt{1 - 0.719} = 0.53$ .

Results of the second equation test is shown in Table 10.

Based on the results of testing the first equation, the first structural path is as follows:

$$Y = PYZ + PYX_1 + PYX_2 + PYX_3 + e_2 \tag{2}$$

$$\text{Loyalty} = 0.211X1 + (-0.107)X2 + 0.49X3 + 0.695Z + 0.53$$

From the results of the SPSS processing above, it can be seen that the standardized coefficients in Eq. (2) are 0.211, -0.107, 0.49, and 0.695. The significance value is 0.000, 0.008, 0.247, and 0.000, namely the service quality variable on loyalty has a significant effect on  $0.00 < 0.05$ , interest rates on loyalty have a significant effect on  $0.046 < 0.05$ , collateral on loyalty has no significant effect because  $0.113 > 0.05$  and satisfaction with

**Table 9.** Coefficient of Determination for Calculating the Value of e2.

<b>Model Summary</b>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.848a	.719	.713	.868

a. Predictors: (Constant), Satisfaction, Interest Rate, Collateral, Service Quality

**Table 10.** Results of the Second Equation Test.

<b>Coefficients</b>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.208	1.036		-.201	.841
	Service Quality	.093	.020	.211	4.650	.000
	Interest rate	-.164	.061	-.107	-2,674	.008
	Collateral	.079	.068	.049	1.161	.247
	Satisfaction	.699	.044	.695	15,880	.000

a. Dependent Variable: Loyalty

loyalty has a significant effect on  $0.000 < 0.05$ . The value of standardized coefficients for service quality of 0.211 is the value of the path p4, the value of standardized coefficients for the interest rate of -0.107 is the value of the path p5, and the value of the standardized coefficients for collateral of 0.49 is the value of the path p6.

To determine the magnitude of the direct, indirect, and total effect of each variable, it is necessary to calculate the standardized coefficients beta as follows:

### 1. Direct Effect

To determine the direct effect, use the following formula:

Effect of service quality on satisfaction:  $X1 \rightarrow Z = 0.352$

Effect of interest rate on satisfaction:  $X2 \rightarrow Z = -0.134$

Effect of collateral on satisfaction:  $X3 \rightarrow Z = 0.113$

The effect of service quality on loyalty:  $X1 \rightarrow Y = 0.211$

Effect of interest rate on loyalty:  $X2 \rightarrow Y = -0.107$

Effect of collateral on loyalty:  $X3 \rightarrow Y = 0.049$

Effect of satisfaction on loyalty:  $Z \rightarrow Y = 0.695$

### 2. Indirect effect

The effect of service quality on loyalty through satisfaction

$X1 \rightarrow Z \rightarrow Y = (0.352 \times 0.695) = 0.24$

The effect of interest rates on loyalty through satisfaction

$X2 \rightarrow Z \rightarrow Y = (-0.134 \times 0.695) = -0.093$

The effect of collateral on loyalty through satisfaction

$X3 \rightarrow Z \rightarrow Y = (0.113 \times 0.695) = 0.078$

### 3. Total effect (total effect)

The effect of service quality on loyalty through satisfaction

$X1 \rightarrow Z \rightarrow Y = 0.211 + 0.24 = 0.451$

The effect of interest rates on loyalty through satisfaction

$X2 \rightarrow Z \rightarrow Y = (-0.107) + (-0.093) = -0.2$

The effect of collateral on loyalty through satisfaction

$X3 \rightarrow Z \rightarrow Y = 0.049 + 0.078 = 0.127$ .

**Table 11.** Direct and Indirect Effects.

Variable	Direct influence	Indirect Influence Through Satisfaction	Total Influence
Service Quality on Satisfaction	0.352		
Interest Rate on Satisfaction	-0.134		
Collateral to Satisfaction	0.113		
Quality of service to Loyalty	0.211	0.24	0.451
Interest Rate on Loyalty	-0.107	-0.093	-0.2
Collateral against Loyalty	0.049	0.078	0.127
Satisfaction with Loyalty	0.695		

Direct and indirect effects is shown in Table 11.

The calculation obtained shows that:

1. Test hypothesis 8 (influence of service quality on loyalty through satisfaction). The table shows that the satisfaction variable can mediate or liaise between service quality and loyalty. It can be seen from the value that the indirect effect is greater than the direct effect, namely  $0.24 > 0.211$ .
2. Test hypothesis 9 (the effect of interest rates on loyalty through satisfaction). The table shows that the variable satisfaction cannot mediate or liaise between interest rates and loyalty. It can be seen from the value of the indirect effect, which is smaller than the direct effect, namely  $-0.093 < -0.107$ .
3. Test hypothesis 10 (the effect of collateral on loyalty through satisfaction). The table shows that the variable satisfaction cannot mediate or liaise between collateral with loyalty. It can be seen from the value of the indirect effect is smaller than the direct effect, namely  $0.078 < 0.049$ .

## 6 Conclusions

The customer’s view of the unsatisfactory quality of service is the slow service perceived by customers, especially in the credit process. The need for good communication among employees, how to build relationships with each customer, and speed in service are things that can make customers feel maximum satisfaction. Service quality that is still low has the opportunity for banks to be able to improve service quality through evaluations that can be applied to workers so that they become better than before. Affordable interest rates for customers will certainly make customers continue to use the credit so that

customers remain loyal to the bank. Collateral is a credit guarantee that is indeed one of the conditions that must be met by Kupedes credit customers. The amount of collateral is not disputed by the customer, so the collateral is not a factor that affects loyalty to the bank.

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