# OPTIMIZATION OF BANKING ACCESSIBILITY ON FINANCIAL PERFORMANCE OF TRADITIONAL MARKET TRADERS IN BRASTAGI CITY, INDONESIA

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**Abstract:** *Traditional Market as one of the form of SME's (Small Medium Enterprise) play a strategic role because SME's not only provide an employment but also contributed to Gross National Product in Indonesia. SME'shave uniqueness in limited alternative source of fund which traditional market traders will prefer using their own funding compare to Banking funding. Unfortunately, from Banking funding shown that credit outstanding for SME's is more less than credit outstanding for the large corporation. The financing gap was occur so the traditional market traders have no sufficient banking financial accessibility. This research aim to explore the factors from the traditional market traders' perceptions thatmade difficulties encountered the traditional market traders in gaining banking accessibility so that the traditional market traders only have the lowest accessibility to the banking facility. The factors consist of Service quality, Reputation and Procedure of the Bank will affect the banking financial accessibility of the traditional market traders. Data was collected by questionnaire and distributed to each of traditional market traders who chosen by simple random sampling. The result of this study shown that simultaneously Service quality, Reputation and Procedure of the Bank affect the Banking Financial Accessibility of the traditional market traders. Partially, Service Quality and Reputation affect the Banking Financial Accessibility of the traditional market traders. Meanwhile, procedure affect the Banking Financial accessibility of the traditional market traders but not significantly. And the banking financial accessibility affect the traditional market traders' financial performance.*

**Keywords:** *Banking Financial Accessibility, SME's, Service Quality, Reputation, Procedure, and Traditional Market Traders.*

## 1. INTRODUCTION

Physical market is a meeting place where the seller and the buyer when the transaction occurred after the bargaining process called traditional markets. The traditional market is a form of SME's (Small Medium Enterprise). As a small business then they are unique in terms of the limitations of alternative sources of funding from outside the effective and the value of their efforts are difficult to measure. Likewise, small businesses face higher costs than market imperfections

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that the higher costs of business failure. This condition is due to financing from banks is still low (Irawati and Friska, 2016). Small business owner when faced with financial difficulties lead to bankruptcy of the business at a personal bankruptcy so they are always doing things that will reduce the likelihood of business failure by channeling private funds to cover cash-flow shortages.

In Indonesia, according to data from the year 2013, the number of SME's (SME = Micro, Small and Medium Enterprises) reached 99.9 percent of the total national businesses, employment 96.9 percent, contribution to Gross Domestic Product (GDP) of 60.34 percent, and contribute to the investments reached 63.4 percent. Meanwhile, data from Bank Indonesia show, until December 31, 2014 SME loans outstanding position only Rp. 707 trillion, or 18.7 percent of total outstanding credit of Rp 3,779 trillion. Based on this data, SME's play a strategic role because SME's not only provide an employment but also contributed to Gross National Product in Indonesia. Unfortunately, from Banking funding shown that credit outstanding for SME's is more less than credit outstanding for the large corporation.

Scarcity of bank financing for SME's involve many factors that must be considered. The number of banks in a country does not ensure easy distribution of funds to SME's. It is precisely the number of banks that many in the absence of competition would result in SME's face barriers to increased prices of banking products. Competition in the financial sector becomes more important, and the price of banking products will be lower and the increased access to banking. (Anzoategni and Rocha, 2010).

In competition environment, banks can increase stimulation that can be felt by consumers. Banks are rated by consumers not only on the quantity problem as bank interest, but also on quality issues consisting of banking products and banking services (Pal *et al.,* 2009 p. 79). This study aims to address the problem of optimizing the financial banking accessibility with perceptions of traditional traders in the city Brastagi as perpetrators of SME's who have high levels of accessibility, including low financial banking (Irawati & Friska, 2016). The study will analyze perceptions traditional market traders banking on quality issues consisting of service quality, reputation and procedures that affect the accessibility of financial banking traditional traders.

## 2. LITERATURE REVIEW

### 2.1. Financial Acessibility

Financial acessibility or called Acess to Finance the ability of individuals / companies to obtain financial services (Demirguc, *et al.*, 2010) including loans, deposits, payments, insurance and other risk management services. According to (Demirgüç-Kunt, 2008), a person is categorized as unbanked if they do not have

access to some or all of the services offered by financial institutions in the country or they do not take advantage of this service. If someone only has limited access to financial services is called underbanked.

Advantages of transaction banking services is a key to access other financial services such as credit and savings. Disadvantages banking transaction services running parallel with social exclusion, together with a person can not receive payments, pay bills or use of the tools of secure payment that interfere with their access to wider economic opportunities and increases the risk of poverty.

The study "Financial services provision and prevention of financial exclusion (Reseau Financement Alternative 2008) sets out a number list of basic financial services that are important to everyday life: is a bank account to receive the money, a transaction to make payments, a savings account to save money, as well as access to credit for managing financial shortage and unexpected costs.

## 2.2. Bank

The term of "Banking" can be applied to a large range of financial institution, from Savings and loans organisasi to the large money-center commercial banks (Heffernan, 2005). In this research the term "Banking" is a Commercial Bank. Banks made a wide variety of products to variety of customers for a different purpose. One of the Bank's products is to collect money from individual Whom have called surplus money deposits and lend the money to individual Whom have lack of money. Banks Deposits are liabilities for the which is must be managed by the banks to maximize profit. On the other hand, money that lends to borrowers should carefully managed by the bank Because it is their assets (Heffernan, 2005).

## 2.3. Service

Banking as a financial institution that offers financial products including category of service firm, so the company should have a clear picture of what is really sought after by customers and the things that are evaluated by consumers in conjunction with the company's services. For 'service firms' need to build up the quality of their service in order to win the competition by: 1. The company must define the perception of service quality by consumers and 2. The company establishes in the way service is affected. Swan and Combs (1984) suggest there are two sub-processes on perceived performance is instrumental performance which is the technical dimension of products eg banks have been doing financial transactions. And Expresive performance associated with 'psychological' level of performance. Consumers have Reviews their own perception to the service quality provide by different banks (Hinson *et al.*, 2006).

## 2.4. Reputation

In American Heritage Dictionary (1970:600) reputation is the general estimation in which one is held by the public. In addition, Barnett (2006) said that reputation is customers' collective judgments of a corporation based on assessments of the financial, social and environmental impacts attributed to the corporation over time. A corporate has the tangible assets and intangible assets in doing their business. To perform as an opportunity platform in providing their sustainability, the corporate generate intangible assets such as reputational capital, commitment, loyalty and legitimacy (Gardberg, 2006). Therefore, reputation has become one of the most common concepts used by organization leaders and managers (Gumus and Oksus, 2009b, p. 3). The corporate should earn their reputation in which it is easier to earn the reputation than maintaining the reputation. Moreover, if the company face the competition it will become more intense because customer become more aware and increasing their pressure to the company to have the best reputation. In other words, corporate reputation become a necessity for the organizations. A corporation gained its customers' appreciation through the company' s competitive advantage that should improved overtime in order the corporate can create an innovation product for satisfying the customers' need and want (Herbig and Milewicz, 1993). A company can build a variety of reputation such reputation in quality, reputation in marketing, reputation on innovation product. Company's reputation can diminishing unless the company satisfy the market's need and want (Herbig, Milewicz, 1994).

## 2.5. Procedure

Procedure is fixed, step-by-step sequence of activities that must be followed in the same order to correctly perform a task (Business Dictionary.com).It is the responsibility of the Bank as a financial intermediary to establish procedures which ensure that all of customers will be served equally.

## 3.   DEVELOPMENT OF CONCEPTUAL FRAMEWORK

Banking in a country is a company that is in a competitive environment so the banks should do -usaha effort to attract consumers to use banking products. Especially for small businesses that are generally marginalized but if assessed its potential to develop the economy of a country by reducing kemiskinan.Teori stated that by helping to reduce barriers to access to the 'inclusive financial system' in this case a special 'financial banking system' would reduce poverty and can deploy sources of funding and a fair capacity (Kaldor, 1966).

Security and ease as well as' affordable banking financial service'yang be important for small businesses because it will increase access to banking that causes small businesses prefer bank financing. In a banking market competition to win

the competition then they will be to attract customers in to choose a particular bank so that the bank should be able to understand the things that come from the demand side that is the point of perception of consumers in choosing a bank. In this case there are three factors that are seen consumers to attract them to use banks so that the level of financial banking accessibility ie they will increase service quality, reputation and procedure.

Service Quality describes consumers' assessment of the level of service offered and provided by the company. Assessment of these services contain elements of subjectivity are high because a different assessment of the person to another, is also different from a different time and place (Lovelock & Wirtz, 2007). Services are important for banks as the main products of the Bank are financial services for its customers. Without the high quality of banking services, the bank will be left by customers (Gan, *et all,* 2011). Quality is the result of customer perception of the existence of a bank in which customers rate the service received and felt. In addition to the service, consumers will see the reputation of the banking.

Based on the 'reputational effects' many small businesses who feel disappointed with the experience they have when you first apply for a loan and was denied, the requirements of the loan and the bureaucracy (Deakins *et al.,* 2010). So small businesses first preview of the banking reputation ease loan applications. If a bank has been known for its reputation in the provision of credit / loans to SME's then generally the perpetrators of SME's will opt TSB bank that will improve the accessibility of financial actors SME's.

However, SME's often encounter difficulties when applying to providers of finance for credit to support fixed capital investment and to provide working capital for their operations (Tucker and Lean, 2003). SMEs' access to bank loans is mainly affected by both demand and supply constraints. The demand constraints refer to factors that make it difficult for SMEs themselves to seek external finance from financial institutions such as poor quality of potential projects that qualify for funding and the inability of SMEs to draft convincing business plans and pro-forma financial statements. In other word, small businesses often encounter difficulties when applying to providersof finance for credit to support fixed capital investment and toprovide working capital for their operations (Tucker and Lean, 2003). It means the SME's face the barrier by the procedure of the Bank when the SME's seek credit or loan from a bank.The SME's could locked out from formal Banking financial sector due to many strict requirements of the banks (Anyieni,2014). This condition will affect the banking financial accessibility of the traditional market traders.

Access to financial facility of banks especially access to credit was not easy thing for a common SME's in developing country. But being a small business usually faced a lack of source of fund in doing their business, SME's should always

looking for any source of fund. The firm ability to get financing is influence by its financial characteristics (Pandula, 2011). The banking institution is one of many funding sources who supply of loans can serve this special needs of small company. As the banking institution involve in providing small loans, small amounts of money, this can help bank to differentiate these services from those which is large company. Thus, Banks would solve the financial problem facing the SME's. If SME's have solved funding problem so that SME's can improve their performance.

## 4. THE STUDY HYPOTHESIS

After identifying the problem of banking financial accessibility for traditional traders then be hypothesized as follows:

1. Service quality affect the accessibility of financial banking on traditional market traders
2. Reputation affect the accessibility of financial banking on traditional market traders
3. Procedure affect the accessibility of financial banking on traditional market traders
4. Banking financial accessibility affect the financial performance of traditional market traders.

## 5. RESEARCH METHODS

### 5.1. Type of Research

This research is an explanatory research to test the hypothesis on how Service Quality, Reputation and Procedure affect Banking Financial Accessibility. Also to test how Banking Financial Accessibility affect the traditional market traders performance. This research was conducted to obtain answers to the hypothesis of the research problems that exist, so the problem becomes clear and how to resolve problems that occur.

### 5.2. Population and Sample

This research was conducted in 2 different traditional marketslocated in Brastagi City, Indonesia as many as 120 traditional market traders as a sample. Questionnaire used as a means of collecting data from the sample. The questionnaire was distributed to the traditional market traders and they will answer all of the questionnaires based on their perception.

### 5.3. Data Analysis Technique

In this research, the obtained data were analyzed by using linear regression with SPSS application. Regression analysis was used to determine the effect of Service

Quality, Reputation and Procedure on Banking Financial Accessibility of traditional market traders. Also to determine the effect Banking Financial Accessibility on the traditional market traders' performance.

## 6. RESULT

### 6.1. Results of regression analysis

#### 6.1.1. Steps I

### 1. Test Coefficient of Determination

The coefficient of determination (R2) is used to measure the magnitude of Service $(X_1)$, reputation $(X_2)$, Procedure $(X_3)$ to the Bank Financial Accessibility (Y) value of R Square obtained from the data processing can be seen from the following table:

**Tabel 1**
**Test Coefficient of Determination**

**Model Summary$^b$**

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Change Statistics R Square Change | F Change | df1 | df2 | Sig. Change | Durbin-Watson F |
|-------|-----|------|------|--------|------|---------|---|-----|------|-------|
| 1 | ,867 | ,752 | ,745 | ,12019 | ,752 | 117,073 | 3 | 116 | ,000 | 1,590 |

a. Predictors: (Constant), ln_procedure, ln_ Reputation, ln_Service
b. Dependent Variable: ln_ financial banking accessibility

On the Table R value of 0.867, which means the relationship between the free variable with variable tied at 86.7%. That is closely related. Adjusted R Square in Table 5.10 at 0,745. It shows that 74.5% are non-influential variable on the dependent variable. While the remaining 25.5% is influenced by other variables that are not explained by this research model.

### 2. Effect of Simultaneous Test

Indicators of significance coefficient R2 significant or not, it can be tested with the aid of a statistical test of Fisher method (test F) with a level of confidence (confident level) by 95%. Testing criteria used is if Fhitung <F table, then H0 Ha accepted or rejected, whereas if F count> F table then H0 refused or Ha accepted. If the level of significance below 0.05 then H0 rejected and Ha accepted. Based on Table 5.11, then the F test results can be in the know as follows :

**Tabel 2**
**Simultaneous Test**
**ANOVAª**

| | Model | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 5,073 | 3 | 1,691 | 117,073 | ,000ᵇ |
| | Residual | 1,676 | 116 | ,014 | | |
| | Total | 6,749 | 119 | | | |

a. Dependent Variable: ln_financial banking accessibility
b. Predictors: (Constant), ln_procedure, ln_Reputation, ln_Service

Table 2 Based on the obtained grades Ftest 117.073 while Ftable value at 95% confidence level ($\alpha$ = 0.05) was 2.268. This means that the value of F> F table (117.073> 2.268) and the significance level (0.000 <0.05). This gives the sense that the independent variables, namely the quality of service, reputation and procedures significantly affect the Banking Financial Accessibility. This result means that together the quality of service, reputation and procedures is crucial in improving the accessibility of financial banking on traditional market traders in Brastagi. The size of the degree of influence of variable quality of service, reputation and procedures can provide a benchmark for banking institutions to have a quality of service, reputation and procedures in accordance with the perception of traditional traders in order to expand the level of banking financial accessibility for traditional market traders are in fact perpetrators of SME's.

### 3. Partial Test

Tests of partial regression model can be seen following table :

**Tabel 3**
**Partial Test**
**Coefficientsª**

| Model | | Unstandardized Coefficients | | Standardized Coefficients | T | Sig. |
|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | ,108 | ,070 | | 1,541 | ,126 |
| | ln_Service | ,764 | ,088 | ,740 | 8,733 | ,000 |
| | ln_Reputation | ,171 | ,083 | ,153 | 2,056 | ,042 |
| | ln_Procedure | ,003 | ,059 | ,004 | ,052 | ,959 |

a. Dependent Variable: ln_financial banking accessibility

Based on Table 3 we can note that:

1.  t value for the variable service equal to 8.733 to 0.000 significant value less than 0.05. This means that the partial variable service has a positive

and significant influence on Banking Financial Accessibility. This means that traditional traders in Brastagi will increase Accessibility Banking Financial banking institutions where quality of service improved and increased.

2. t value for the variable Reputation of 2.056 with 0.042 significance value less than 0.05 this means partially variable reputation has a positive and significant influence. This situation shows that the variable's reputation also affects the accessibility of financial banking on traditional market traders in Brastagi.

3. t value for the variable Procedure of 0.052 with 0.959 sigifikansi value greater than 0.05. This means that the variable partial procedure had a positive impact and no significant effect on the accessibility of financial banking on traditional market traders in Brastagi.

### 4. *Multiple linear equation.*

Table 3 Based on the multiple linear equations in this study are as follows:

$$Y = 0.108 + 0,764X_1\ 0,171X_2 + 0,003X_3 + e$$

This equation means:

1. If there is no variable service, reputation, and procedures, the level of accessibility of financial banking is 0.108. This shows that if banking institutions do not have service, reputation and financial banking procedures, the amount of accessibility is only 0108.

2. If the value of services increased by 1 unit, the value of financial banking accessibility traditional market traders will also increase by 0.764 and this increase will be of significant value. Parties banking institutions must pay attention to the services provided to traders traditional markets, such as providing direct services to the traditional market traders.

3. If the value of reputation rose 1 point, the value of financial banking accessibility traditional market traders would rise by 0.171 and this increase was significant that the traditional market traders will pay close attention reputable banking institutions.

4. If the value of procedures increased by 1 unit, the value of financial banking accessibility traditional market traders will be increased by 0,003 but this increase is significant that it is not worth the traditional market traders are not too notice procedure controlled by a banking institution.

### Steps I

### 1. Test the coefficient of determination

**Table 4**
**Test the coefficient of determination**
**Model Summary[b]**

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Change Statistics | | | | | Durbin-Watson |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | R Square Change | F Change | df1 | df2 | Sig. Change | F |
| 1 | ,221[a] | ,049 | ,041 | ,70671 | ,049 | 6,049 | 1 | 118 | ,015 | 1,968 |

a. Predictors: (Constant), financial banking accessibility
b. Dependent Variable: performance

R square coefficient test used to view a variable amount of financial accessibility variables affect the performance of traditional market traders by 4.1% which means that only 4.1% accessibility of financial variables can influence the performance of traditional traders variable and 95.99% influenced by other variables not examined in this study.

1. Testing t (partial test)

Partial testing can be seen as follows:

**Table 5**
**Partial Test**
**Coefficients[a]**

| Model | Unstandardized Coefficients | Standardized Coefficients | t | Sig. | 95,0% Confidence Interval for B | |
|---|---|---|---|---|---|---|
| | B | Std. Error | Beta | | | Lower Bound | Upper Bound |
| 1 (Constant) | 3,240 | ,275 | | 11,779 | ,000 | 2,695 | 3,784 |
| financial banking accessibility | ,172 | ,070 | ,221 | 2,459 | ,015 | ,033 | ,310 |

a. Dependent Variable: performance

From table 5, generate research that t value 2.459 with 0.015 significance smaller than 0.05 so that means that the variable banking financial accessibility variables affect the performance of traditional market traders.

## 1. Regression Equation

$$Y = 3{,}240 + 0.172X_1 + e$$

This equation means that if banking financial accessibility is not there then the performance of traditional traders amounted to 3,240; while if there banking financial accessibility and increase one unit of the banking financial accessibility will be increased by 0172 units.

## B. DISCUSSION

There are four indicators used to examine the perceptions of traditional traders in Brastagi in looking at banking financial accessibility them ie quality of service, reputation and procedures by which the results of the study found simultaneously factor of quality of service, reputation and procedure influence on improving banking, financial accessibility of traditional market traders.

Traditional market traders as one of the SME's are unique and very different compare to large corporation but at the same time traditional market traders are the same with other corporation that they are also the customers of the banks. Like all the customers, they do have their own need and want. In banking competition, a service quality concept is very important because the customers will evaluate the bank's quality of service as the bank's standard. This study found that service quality gave the dominant effect in order to increase banking financial accessibility of the traditional market traders in Brastagi City. This finding support by Allred (2000) that indicate that half of the total respondents stopped using a financial provider because of the failure of the banks in providing adequate service.

In addition, this study found that the reputation of the banks has an effect to the banking financial accessibility of the traditional market traders in Brastagi City. Addressing reputation unavoidable for banking institution because the customers become aware of the bank's reputation in meeting their demand and expectation specially in lending the money to the customers. As small businesses that have a few asset, a few skill and knowledge, are needed to be dependent to the bank. There should be a pair of interaction between small businesses and the banking. Small businesses should build up their reputation with the bank. In building their reputation the small businesses would revealed all the information about their businesses, but before that the bank should build its reputation first. From the customers' perspective, good reputation of the bank will secured funding for future opportunity (Wang, 2007). A bank's concern to maintain a "good reputation" can induce the bank to keep its commitment to a costly action. Indeed, the use of bank reputation as an enforcement mechanism seems to be widespread (Dinc,2000).

Mean while, the procedure affect the banking financial accessibility of the traditional market traders but not significantly.SME's are small and medium businesses who owned, managed and run by one family. They are responsible for all the aspect of doing business but they also have lack of skill and knowledge to be done the business professionally. They run their business on the daily basis without any formal written business plans and financial plans. On the other side, bank as profitable corporation find that bank do the same banking procedures to their customer and in turn bank get only a small profit from SME's. It's mean that Banks treat SME's as large corporate enterprise in which SME's cannot fulfil all of the requirementsof the Banks. Consequently, SME's found that it's more convenience to use funding from their family and friends than formal funding

from banks. This study suggest that in order to increase the banking financial accessibility, the banking institution should develop banking procedural that suitable for the traditional market traders knowledge and skill. Furthermore, banking financial accessibility affect the financial performance of the traditional market traders in Brastagi.This result supported by Murigi's (2012). If the bank as a formal institution success to cater for credit needs of small business, the banks can created bankable for the small business. In turn, the small business can expand their banking financial accessibility (Nurzaimah *et al*, 2016). Therefore, small business can have source of funding in supporting their capital investment and providing them with working capital for the operations.

## CONCLUSION

Based on characteristic of the traditional market traders as a part of SME's that is informal, small businesses, lack of asset, lack of skill, lack of knowledge and lack of legal aspects made the SME's face the constraint in gaining access to banking financial facility. From the SME's perspectives, the SME's needed to be serve just the same with other banking customers regardless their uniqueness and limitation. From the Bank side, it find difficult to serve SME's as a profit centre. According to the results of this study, it suggest to be a profitable bank that banking institution need to improve the service quality of the bank. This finding would open up a new method of designing banking service. The banking institution should create and produce the more suitable product and procedure to the SME's. Since banking procedure and policies used for SME's lending are too complex, making them time consuming and costly for both bank and SME's so that lending to SME's requires profound changes in the way bank operate.As the reputation of banking institution should be strengthen by improving banking images to serve superior service quality in dealing with SME's.

## Limitation

The research finding should generalized with caution to all of the traditional market traders population in Indonesia because the results are directly relevant only to traditional market traders in Brastagi City. The research could be expanded to acquire more respondents and wider location. Also, the model of banking financial accessibility could be further expanded to account for more indicators of perceived service quality, reputation and procedure that might be indirectly influence banking financial accessibility or added more indicators.

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