Strategy of Small and Medium Enterprise Working Capital Loan Distribution in Efforts to Increase the Performance of PT Bank Central Asia Tbk, Bukit Barisan Medan Branch

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Abstract
The competitive advantage of banks in the loan sector requires the adoption of strategies in the marketing mix of loan products in banks. One of several ways for optimal loan distribution and high performance in a bank is to apply the right strategy in accordance with customer expectations and needs. The purpose of this study is to analyze the factors of the marketing mix of bank loan products that have a significant effect on the utilization rate of working capital loan for small and medium enterprises as part of the distribution of loan facilities, and then propose an effective strategy to the bank to optimize the level of loan distribution so that the bank can achieve business goals that have been set each year. In this research, the sample was 73 respondents with a population of 276 debtors using the working capital loan facility of small and medium enterprises in PT Bank Central Asia Tbk, Bukit Barisan Medan branch. Data collected by using questionnaire and tested the validity, reliability of the data which must meet the element of classical assumption test. Data analysis model in this study is using multiple linear regression analysis. The conclusion of this research result is explaining Price and Process as two of marketing mix elements which have significant effect on the utilization level of working capital loan facility of debtors and those two elements can influence 63,8% at loan facility usage level and the others factor which is not examined can influence 36,2% at loan facility usage level.
Keywords: Working capital loan distribution, Strategy, Performance, Loan usage level

1. Introduction
Economic development in Indonesia is implemented gradually, planned and sustainable. This development is basically aimed at improving the living standard of the community. Development objectives in principle can be achieved if the development strategy combines the achievement of high growth with the creation of equitable development in all fields. Equity of development through community empowerment actions can be seen from the side as follows: First, create an atmosphere or climate that allows the potential for the community to grow (enabling); Second, empowering the potential or resources possessed by the community (empowering); Third, the process of empowerment must protect and prevent the weak gets weakened due to lack of empowerment in the face of the strong side.

The role of small and medium enterprises has a unique contribution to the economic development of a country. In developing countries, small and medium enterprises and entrepreneurs have an important role in the development of a country's industry. The growth of small and medium enterprises (SMEs) is very dependent on the business, economic conditions and also the capital it has. As a business actor, the majority of the inviduals have a supportive capability to start an SME, but the capital to support SME operations is often a challenge faced by business players so that businesses need financial support in the form of loans from banks and non-bank institutions in Indonesia. In getting a loan as well, business people are very concerned about various factors such as interest rates, loan ceiling, special services provided by banks and others.

PT Bank Central Asia Tbk (BCA) has a great commitment to compete in providing the best service to its customers, including carrying out its social responsibility function and carrying out the principles of corporate governance. The target market desired by BCA is a plan for market domination, but in reality the target field to be achieved is not in accordance with the target set. In order to achieve the company's goals and plans, the Regional Development Division at the head office always conducts regular discussions and research, especially towards the end of the current year to determine how much business targets the regional and branch offices should pursue in the coming year by considering various sectors such as inter-regional bank competition, current economic conditions and projections, political conditions, cultural conditions of each region and so forth. The business targets will then be distributed to the Regional Business Development Division at head office, which will then be distributed to the Business Development division in each region in Indonesia as a guideline for account officers in marketing to the prospective borrowers.

PT Bank Central Asia, Tbk Bukit Barisan Medan branch, hereinafter referred to as KCU Bukit Barisan is a Main Branch Office under the coordination of Regional Office V and is one of 3 (three) Main Branch Offices operating in Medan city. KCU Bukit Barisan oversees 9 (nine) Branch Offices (KCP) and 2 (two) Cash Offices

(KK) namely KCP Brayan Island, KCP Cemara Asri, KCP Krakatau, KCP Wisma Kawasan Industri, KCP Tanjung Morawa, KCP Medan Fair, KCP Golden Trade Center, KCP Market Center, KCP Binjai, KK Petisah and KK Trade. Through this research, it is expected to find the influence of each marketing mix variables in order to improve the current condition and able to provide strategic recommendations to the company to increase the benefits competitive company.

Through this research, it is expected to obtain information and analysis result about the influence of marketing mix on the use of SME credit products from debtors in BCA Bukit Barisan Medan branch that aims to maximize the use of credit owned by the debtor and then expected to formulate new and effective strategy policy can be used by the management of BCA Bukit Barisan Medan branch office to increase the use of credit facilities Small Medium Enterprise (SME) debtors to the maximum.

The data presented in Table 1 is the performance of Working Capital Loan Distribution for SME / SME from 2011 to 2016.

Table 1: SME Working Capital Loan Distribution Performance

Year	Start Balance	Target	End Balance		Difference
	(Rp.)	(Rp.)	(Rp.)	(%)	(%)
2011	126,611	157,491	177,389	162.82	+ 62.82
2012	177,389	345,016	223,215	64.70	- 35.30
2013	223,215	288,083	264,865	91.94	- 8.06
2014	264,865	351,948	325,723	92.55	- 7.45
2015	325,723	400,672	340,871	85.07	- 14.93
2016	340,871	427,204	347,192	81.27	-18.73

Based on the data presented in Table 2, it can be seen that the number of debtors, the amount of ceiling and the amount of usage of SME working capital loan at BCA Bukit Barisan Medan branch with the average amount of loan usage to the ceiling amount given to the debtor is still not maximal.

Table 2: Debtors, Ceiling and Loan Usage Level

Year	Amount (Per 1 Jan)		Amount (Per 31 Dec)		Usage Level	
	Debtor	Ceiling (Rp.)	Debtor	Ceiling (Rp.)	(Rp.)	(%)
2011	-	-	261	370,770	208,484	56.23
2012	261	370,770	280	456,341	253,725	55.60
2013	280	456,341	277	488,856	280,551	57.39
2014	277	488856	282	541,005	325,672	60.20
2015	282	541,005	290	585,916	340,871	58.18
2016	290	585,916	296	622,443	375,295	60.29

2. Literature Review

2.1 Theory of Bank
According to the law of the Republic of Indonesia number 10 of 1998 concerning the amendment to the law number 7 of 1992 concerning banking is defined that the bank is a business entity that collects funds from the public in the form of savings and distributes it to the community in the form of credit and or other forms in order to improve people's standard of living.

2.2 Theory of Loan
In Act No. 10 of 1998 defined definition of credit as the provision of money or bills that can be equivalent to it based on approval or interbank lending and borrowing agreements with other parties that require the borrower to repay his debt after a certain period of time with the amount of interest. According to Jusuf (2010), when banks provide loans to customers, the bank certainly expects the money back. Therefore, in order to minimize the risk (For example, money does not return), in giving the credit the bank must consider some things related to the willingness to pay and the ability to pay the customer to repay the loan and the interest thereon. These include Character, Capacity, Capital, Collateral, and Condition of Economy, or often referred to as 5C.

2.3 Theory of Small and Medium Enterprises
Kotler & Keller (2012), in order to grow trust in customers and grow better customer value, a company must have a good value chain. The value chain is a continuous cycle of activity within a company which explain
   1. How to logistic into the company or how to create ideas / raw materials to produce a product to customers
   2. Operational activities which undertaken in the company or the process of converting raw materials into

finished goods
3. How to logistic out company or delivery of finished goods
4. Marketing activities, which include direct or indirect selling activities to customers
5. Service activities, among others in the form of after sales service and service to prospective customers

Kotler and Keller (2012) explain that a company can be successful when it has core competencies and is able to focus on the design and development of their products, as well as how to market their products. The core competence of a company has three characteristics, namely:

1. Companies can provide competitive advantage and are able to contribute positively in terms of profit to customers
2. Company products can be used by many users
3. It is difficult for other companies to duplicate the company's products

2.4 Theory of Marketing Strategy

The process of good marketing strategy according to Ferrell & Hartline (2011) has the stage of Segmentation, Targetting and Positioning. In the application of marketing strategy, the company currently combines eight variables that are very supportive in determining the marketing strategy, the combination of the four variables is known as marketing mix which consists of product, price, place, promotion, process, people, program and performance. According to Kotler & Keller (2012), the Marketing mix is a tactical marketing tool that can be controlled, product, price, distribution, and promotion combined by the company to produce the desired response in the target market.

Kotler & Keller (2012) divides the tools of the marketing mix as follows:

1. Product is the whole object or process that provides a number of benefits to customers. Customers do not just buy the physical (goods) from the product alone but buy the benefits and value of the product. The concept of a company's product is offered to its market, including product quality, product design, characteristics or product characteristics, brands and product packaging.
2. Price, pricing strategy is very significant in giving value to the consumer and affects the image of the product, and the consumer's decision to buy. The amount of money the customer pays, as well as the consumer's decision to buy. The price should match the customer's perception of the value of the offer, the value to the customer, so that the buyer does not switch to competitors.
3. Place, in services is a combination of location and decision on distribution channel, in this case relates to how to deliver services to consumers and where a strategic location. Marketing variables include marketing channels, large coverage, grouping, location, availability and transportation.
4. Promotion is an activity undertaken by the company to communicate the benefits of its products and convince customers to buy products offered. Things to consider in promotions is the selection of promotion mix consisting of advertising, individual sales, sales promotion, public relations, word of mouth information, and direct notification letter.
5. People, reflects part of internal marketing and facts for the workers in the company that this is a very important thing for success in marketing. Marketing will succeed as well as the success of workers within the company. This reflects the fact that marketing must look at the needs of the customer as a human being who needs anything extensively and then the company strives to meet the desires of its customers with the products and services the company provides.
6. Process (Process) is a creativity, discipline and structure that support marketing management. Marketers should avoid sudden planning and decision making, and should have good ideas and concepts in playing a role on regular rules.
7. Program is a direct activity from company to customer. The program can show the old 4P as a less effective marketing action due to the old view of the customer. The program does not pay attention to both online and offline systems, traditional and non traditional. This activity should be integrated with the goals and plans of the company.
8. Performance is an act that takes into account the internal company both in terms of financial and nonfinancial implications (profits along with corporate fame and customer satisfaction) and implications between the companies themselves (social activities, rule of law, code of ethics and related communities).

2.5 Theory of Competitive Advantages

Competitive advantage can mean that a company must have a marketing mix component to the target market where the marketing mix component of the company should be better than other companies (Perreault et al., 2012). A competitive advantage can generate benefits across different areas of coverage, such as cost efficiency in production, innovative product or service development, more effective production components, or better new distribution facilities.

Kotler and Keller (2012) clarify competitive strategies based on the role played by companies in the

marketplace: Market Leader, Market Challenger, Market Follower and Market Nicher.

3. Conceptual Framework and Hypotheses

Based on the research problems and theoretical studies as described above, the conceptual framework proposed for this research is as in Figure 1. In the following figures will show the dimensions that affect the rate of loan usage level from the debtor who became the reference in providing strategy recommendations to increase the usage level of SME loan owned by the debtor of KCU Bukit Barisan to the maximum. There are as many as eight main dimensions that are the main pillars of the marketing mix strategy, namely Product, Price, Place, Promotion, People, Process, Program and Performance dimensions.
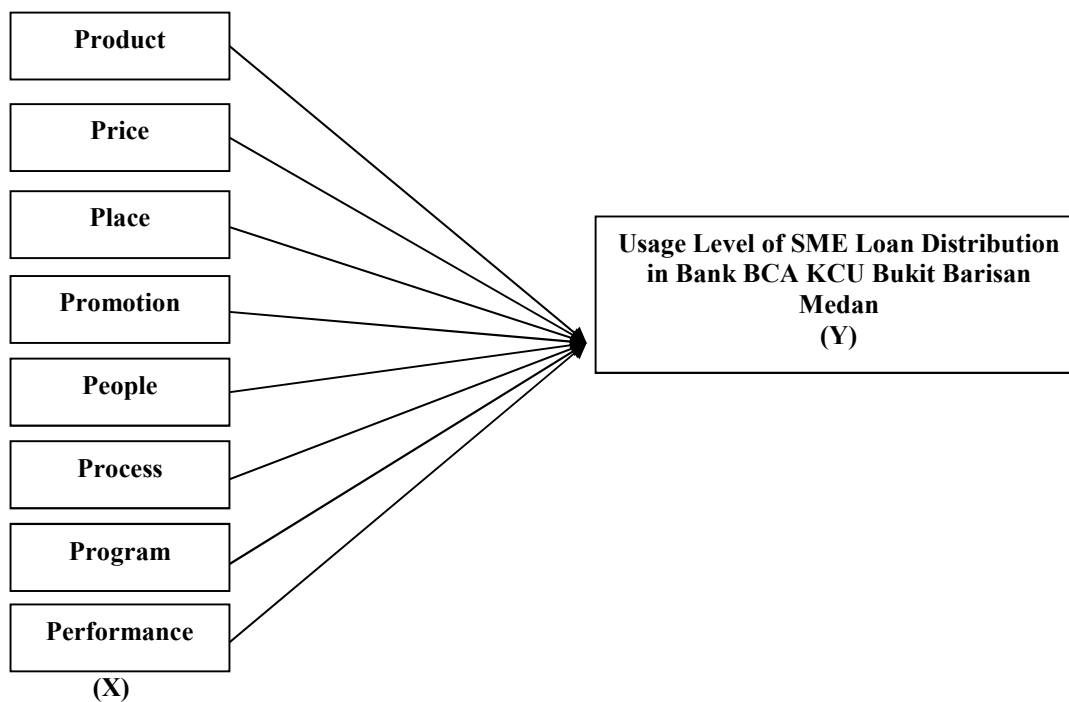

Figure 1. Conceptual Framework

The hypothesis proposed for this research is the relationship between independent variables and dependent variables, namely:

a. H0 : There is no influence of Product, Price, Place, Promotion, People, Process, Program and Performance on the maximal SME loan usage level in BCA Bukit Barisan Medan branch

b. H1 : There is influence of Product, Price, Place, Promotion, People, Process, Program and Performance on on the maximal SME loan usage level in BCA Bukit Barisan Medan branch

4. Methods

4.1 Type of research

This study uses a quantitative approach to the type of survey research. The population used in this study is all debtors who use the working capital loan facility of small and medium enterprises in BCA Bukit Barisan Medan branch which has local loan facilities and not maximum usage of their loan facilities with the amount of 276 people. Berenson (2012) points out that the samples are among a population with relatively similar characteristics and are considered representative of the population used for data analysis. According to Sinulingga (2015), to estimate the sample size with error tolerance is 10%, then the required sample size of the population totaling 276 people is 73 people obtained from calculations using Slovin method

Techniques to collect data used by researchers in this study is to use questionnaires to be distributed to respondents to be filled, direct interviews to the organization to obtain the necessary information and collect data from documentation such as books and international journals as reference materials. The technique used in sampling in this research is Stratified Random Sampling. The stratum chosen in this study is proportionate stratified random sampling based on debtor working capital facility ceiling as per December 31, 2016. The criterias of respondents selected is a debtor using the SME working capital loan facility name credit local and its use has not been maximized.

This study aims to determine the relationship between two or more variables that are connected to obtain information whether or not a significant influence on the independent variable with the dependent variable. The variables in this study are Product (X_1), Price (X_2), Place (X_3), Promotion (X_4), People (X_5), Process (X_6), Program

(X_7), and Performance (X_8) to the Usage Level of SME loan Facility that is owned by the debtor (Y).

4.2 Validity and Realibility Test

The Validity and Realibility Test Result of the data collected are tested using Pearson Product Moment algorithm and Alpha Cronbach coefficient algorithm.

Table 3. Validity Test by using Pearson Product Moment algorithm

Correlation

		Total
Product	Pearson Correlation	.424**
	Sig. (2-tailed)	.000
	N	73
Price	Pearson Correlation	.453**
	Sig. (2-tailed)	.000
	N	73
Place	Pearson Correlation	.431**
	Sig. (2-tailed)	.000
	N	73
Promotion	Pearson Correlation	.554**
	Sig. (2-tailed)	.000
	N	73
People	Pearson Correlation	.271*
	Sig. (2-tailed)	.020
	N	73
Process	Pearson Correlation	.523**
	Sig. (2-tailed)	.000
	N	73
Program	Pearson Correlation	.355**
	Sig. (2-tailed)	.002
	N	73
Performance	Pearson Correlation	.442**
	Sig. (2-tailed)	.000
	N	73
Total	Pearson Correlation	1
	Sig. (2-tailed)	
	N	73

*. Correlation is significant at the 0,05 level (2-tailed).

**. Correlation is significant at the 0,01 level (2-tailed).

Table 4. Realibility Test with *Alpha Cronbach* coefficient algorithm

Case Processing Summary

		N	%
Kasus	Valid	73	100.0
	Excluded[a]	0	.0
	Total	73	100.0

a. Listwise deletion based on all variables in the procedure.

Realibility Statistic

Cronbach's Alpha	N of items
.651	9

Total Statistic

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Product	259.3425	57.895	.326	.634
Price	259.4247	54.720	.291	.632
Place	245.7534	55.244	.266	.637
Promotion	259.2877	54.374	.443	.611
People	259.5342	59.530	.138	.656
Process	264.3425	53.034	.370	.617
Program	268.2055	59.499	.271	.643
Performance	263.7671	57.792	.349	.632
Total	138.6438	15.760	1.000	.360

4.3 Normality Test

Normality Test aims to test whether in the regression model, disturbing variables or residual normally distributed. In the graph analysis diagram radiated SPSS data results with the conclusion that if the data spread around the diagonal line and follow the diagonal line, then the model has met the assumption of normality and vice versa if data spread far from the diagonal line, then the model does not meet the assumption of normality.

In Figure 2 shows that the data spreads the diagonal line of disecution. This shows that the model used in the study is normally distributed and it can be concluded that the data have met the normality test.
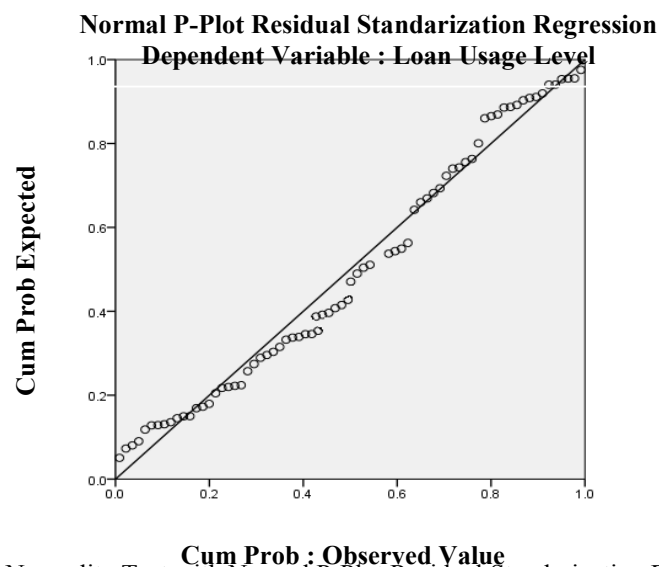

Figure 2. Normality Test with Normal P-Plot Residual Standarization Regression

4.4 Multicollinearity Test

Multicollinearity test aims to test the correlation between independent variables. If there is a correlation then multicol, that is the multicollinearity problem. Widarjono (2014) explains that independent variables that have a tolerance value close to 0 and the calculation value of Variance Inflation Factor (VIF) greater than 10 indicates

the free variable data experiencing multicollinearity problems. Multicollinearity test can be seen in the following table:

Table 5. Multicollinearity test
Coefficient

Model	Non Standarized Coefficient		Standarized Coefficient	t	Sig.	Collinearity Statistic	
	B	Standard of Error	Beta			Tolerance	VIF
1 (Constant)	-1.642	1.563		-1.050	.298		
Product	-.031	.049	-.063	-.635	.528	.846	1.182
Price	.118	.028	.395	4.260	.000	.981	1.020
Place	.030	.029	.101	1.052	.297	.914	1.094
Promotion	-.005	.038	-.014	-.138	.890	.855	1.170
People	.003	.038	.009	.090	.928	.911	1.098
Process	.152	.030	.511	5.120	.000	.845	1.183
Program	.081	.059	.134	1.378	.173	.888	1.126
Performance	-.021	.051	-.042	-.419	.676	.843	1.186

a. Dependent Variable : Loan Usage Level

Based on the results of data processing in table 5, shows that all independent variables do not experience multicollinearity problems, because the value of tolerance away from the number 0 and also the VIF value below the number 10.

4.5 Heteroscedasticity Test

Heteroscedasticity occurs due to a change of situation not described in the regression model specification. In other words, Heteroscedasticity occurs if the residual does not have a constant variance. Examination of symptoms of heteroscedasticity is to see the pattern of scatter diagram is a graph which is the residual scatter diagram, ie the difference between the value of Y prediction and observation Y. In Figure 3 below can be seen that the scatter diagram does not form certain patterns so that the regression of the data - data does not experience interference heteroscedasticity.
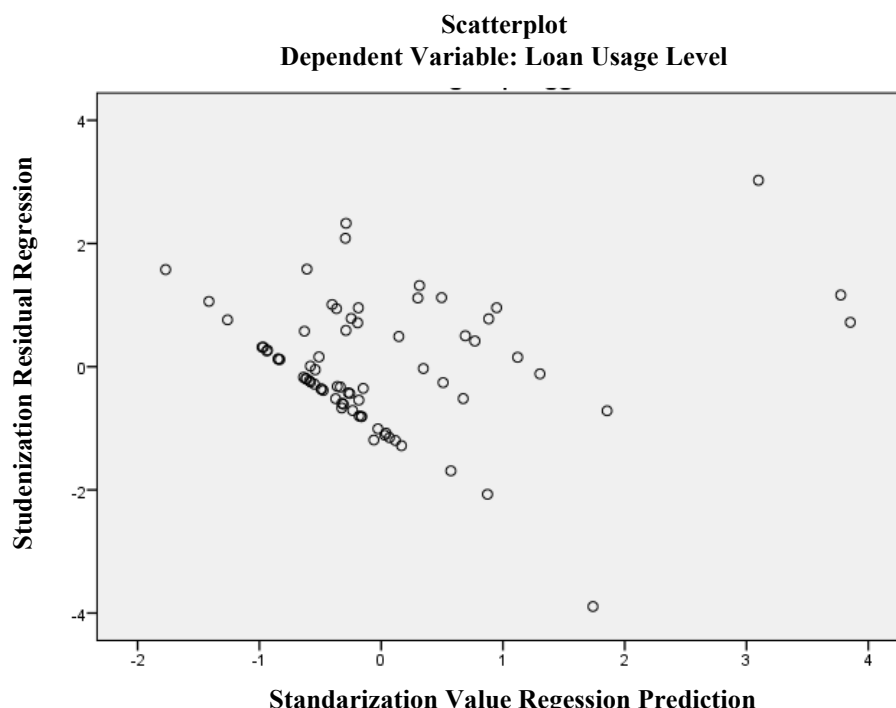

Figure 3: Heteroscedasticity Test with Scatterplot graphic model

4.6 Determination Coefficient (R^2)

Widarjono (2014) suggests that the Determination Coefficient (R^2) is used to measure how well the regression line corresponds to the actual data (goodness of fit). This determination coefficient measures the percentage of the total variation of the dependent variable (Y) described by the independent variable in the regression line. If the

determination coefficient increasingly large or close to one, then the influence of independent variables on the dependent variable (Y) stronger. If the determination coefficient is getting smaller or closer to zero, then the influence of independent variable to the dependent variable (Y) is getting weaker. The determination coefficient regression result can be seen in Table 6.

Table 6: Data Processing of Determination Coefficient

Model Summary

Model	R	R Square	Adjusted R Square	Standard of Error Prediction
1	.823[a]	.678	.638	.27035

a. Predictor : (Constant), Performance, Program, Price, People, Promotion, Product, Place, Process

4.7 Simultaneous Test (F Test)

The simultaneous or simultaneous test has a significant effect on the loan usage level of SME working capital loan facility (F Test) to test whether independent variable consisting of Product, Price, Place, Promotion, People, Process, Program and Performance variables BCA Bukit Barisan Medan branch. In Table 7, it can be found that the significance value of the marketing mix variable is 0,000 <0.05, and it can be concluded that the independent variables simultaneously have a significant effect on the loan usage level of the SME working capital loan facility of BCA Bukit Barisan Medan branch.

Table 7: Result of processing data with F Test

ANOVA[a]

Model		Sum of Square	Degree of Freedom	Mean Square	F	Sig.
1	Regression	9.843	8	1.230	16.833	.000[b]
	Residual	4.678	64	.073		
	Total	14.521	72			

a. Dependent Variable : Loan Level Usage

b. Predictor : (Constant), Performance, Program, Price, People, Promotion, Product, Place, Process

4.8 Partial Test (t Test)

In the partial test, each marketing mix variable (independent variable) is partially or individually tested whether it has a significant effect on the utilization rate of working capital loan at BCA.

Based on the result of research, it is found that:

1. Product (X_1)

   The value of significance is $0.727 > 0.05$, so H_0 is rejected. This indicates that if enhanced features and benefits of Product variables, it will not have a significant effect on increasing the use of working capital credit facilities SME BCA Bukit Barisan branch of Medan to the maximum.

2. Price (X_2)

   The value of significance is $0,000 < 0.05$, so H_0 is rejected and H_1 is accepted. This indicates that if the more affordable Price variables are increasingly affordable, then it will have a significant effect on increasing the maximum usage of SME working capital loan facilities BCA Bukit Barisan Medan branch.

3. Place (X_3)

   The value of significance is $0.885 > 0.05$, so H_0 is accepted. This indicates that if increased / expanded network and location (variable Place), it will not have a significant effect on increasing the maximum usage of SME working capital loan facilities BCA Bukit Barisan Medan branch.

4. Promotion (X_4)

   The significance value is $0.756 > 0.05$, so H_0 is accepted. This shows that if the number of Promotion variables is increased, it will not have a significant effect on the maximum usage of SME working capital loan facilities BCA Bukit Barisan Medan branch.

5. People (X_5)

   The value of significance is $0.191 > 0.05$, so H_0 is accepted. This indicates that if the service competence is increased from the variables of People, it will not have a significant effect on the increase of the maximum usage of SME working capital loan facilities BCA Bukit Barisan Medan branch.

6. Process (X_6)

   The value of significance is $0,000 < 0.05$, so H_0 is rejected and H_1 is accepted. This indicates that if we increase the ease and speed of the Process variables, it will have a significant effect on the maximum usage of SME working capital loan facilities BCA Bukit Barisan Medan branch.

7. Program (X_7)

   The significance value is $0.793 > 0.05$, so H_0 is accepted. This indicates that if the diversity and frequency of the Program variables increases, it will not significantly affect the maximum usage of SME working capital loan facilities BCA Bukit Barisan Medan branch.

European Journal of Business and Management
www.iiste.org
ISSN 2222-1905 (Paper) ISSN 2222-2839 (Online)
Vol.10, No.1, 2018
IISTE

8. Performance (X8)

The value of significance is $0.088 > 0.05$, so H_0 is rejected. This indicates that if the Performance variable is increased, it will not have a significant effect on the maximum usage of SME working capital loan facilities BCA Bukit Barisan Medan branch.

The test with regression analysis of enter method yielded information that independent variable having significant effect to dependent variable (Significance < 0,05) is Price and Process variable. Equation with independent variable Price and Process (X_2 and X_6) to dependent variable of loan usage level (Y) with determination coefficient $R^2 = 67.8\%$ is

$$Y = -0.103 + 0.374X_2 + 0.611X_6$$

The researcher performs advanced testing to compare the calculation of regression analysis of the previous method and perform regression analysis with the methodator on the independent variable by eliminating the insignificant predictor, so that it is obtained the Price and Process variable. In table 6, it is shown that the determinant coefficient R^2 is 67.8% and yields the equation with independent variables Price and Process (X_2 and X_6) on the dependent variable of loan usage level (Y) is

$$Y = -0.055 + 0.376X_2 + 0.587X_6$$

The management of BCA has implemented Segmentation, Targeting and Positioning strategy for marketing at BCA Bank Bukit Barisan Medan branch and other branch offices. It can be seen that in Bank BCA, especially for working capital credit products, loan segmentation has been started from the working capital loan category of small and medium enterprises, commercial loan category and corporate loan category. In the loan category, Bank BCA has also implemented the appropriate targetting to the debtor and non-debtor of BCA where Bank BCA always maintains good relationships with the group of debtors and customers who become the focus customer in every major branch or sub branch of Bank BCA.

In this study, researchers have collected data through the instrument of collecting data in the form of questionnaires to 73 respondents as a sample of the population in the form of debtors who use working capital loan facilities of small and medium business. Based on the data collected from the respondents, the researcher obtained information that the majority of respondents focus on the Price and Process variables where the majority of respondents give answers below the value of 3 (less agree, disagree and strongly disagree) for the question of Price and Process variables.

The data has been collected, then the processing to know what factors affect the distribution of working capital loan and then obtained the same information with the majority of the focus of the debtor in the form of variables of the marketing mix of Price and Process variables, either partially or simultaneously have the influence significant on the channeling of working capital loan facilities of small and medium enterprises that can be observed from the usage level of SME working capital loan facility at PT Bank Central Asia, Tbk Bukit Barisan Medan branch.

Price in this research is interest rate on usage of working capital credit facility, annual administration fee, provision, notary fee and guarantee valuation cost. Kotler (2016) states that a consumer's decision to make a purchase in this case using a loan facility is based on how consumers perceive and consider the price factor as an actual value at that time, where different people have different perceptions about a price. Given the high price perception, generally a consumer will consider the usage of loan facilities and if the price is at a low perception, then the consumer will consider the usage of credit facilities it has.

From the results of data collection, all respondents gave negative answers where in this case, the customer's perception was less agree, disagree and strongly disagree over the statement about interest rate and administrative cost of very affordable working capital loan facility at Bank BCA. This proves that the interest rates and administrative costs charged to borrowers on the use of credit are not in accordance with the expectations of the debtor. Through the results of research using regression analysis, obtained the equation and information that by applying the strategy of interest rate charging and administrative costs more affordable, it will have a positive effect on improving the distribution of working capital facilities of small and medium business credit Bank BCA Bukit Barisan branch of Medan. Based on the equation obtained from the regression analysis, the constant value that affects the dependent variable is -0.103 and the coefficient value for the variable Price (X_2) is 0.374 where each change of 1 unit of Price variable will affect 0.374 at the variable rate of loan distribution.

Process in this research is procedure that must be fulfilled at the time of use of loan facility, length of time required for credit facility usage, ease of usage of loan facility and loan ceiling conformity given by requested by debtor. Based on Kotler's (2016) theory, the process plays an important role in determining consumer decisions that build long-term relationships in consumption where in this case that will be affected is the level of usage of credit facilities owned by the debtor.

Based on the results of data collection, all respondents gave a negative view where in this case, the customer's perception was less agree, disagree and strongly disagree over the statement about the procedure of using the working capital loan facility and the credit ceiling compliance granted with the requested by the debtor. This proves that the procedure for using the working capital loan facility and the loan ceiling compliance granted with

the requested by the debtor still has not met the expectations of the debtor. Through the results of research using regression analysis, it is obtained equation and information that by making improvement on the procedure of easier use of working capital loan facility and also by improving loan ceiling conformity given by requested by debtor, hence will have positive effect on increasing of working capital loan facility small and medium business of BCA Bukit Barisan Medan branch. Based on the equation of the regression analysis, the constant value that affects the dependent variable is -0.103 and the coefficient value for the Process independent variable (X_6) is 0.611, where each change of 1 unit of Process variables will affect 0.611 in the variable rate of loan distribution.

Based on data from the results of research, variables of Product, Place, Promotion, People, Program and Performance is a variable that has a relationship but does not have a significant influence on the level of loan distribution, but this variable is a variable that becomes the marketing mix of credit products so all the features as well as supporters who explain to customers this variable still needs to be considered and remain the focus for the company so as not to change from the initial features of the product. The results of the independent variables show that expectations and expectations from customers can still be met well, so this is the main proof that companies should still have a strategy and focus on these variables. The classical assumption test that has been done and it shows that the data has been collected valid and adequate with the data model in the form of multiple regression analysis that has been prepared.

After doing this research, the researcher get information that by making strategy change in marketing mix especially on Price and Process variable can make BCA positioning of branch of Bukit Barisan Medan become more maximal so that by doing this strategy change can increase level of distribution of working capital loan facility intermediate that can be observed from the increasing maximum usage of loan facilities in Bank BCA Bukit Barisan Medan branch. The change of strategy for working capital loan distribution at Bank BCA Bukit Barisan Medan branch must still refer to the prevailing rules and procedures of loan applicable in PT Bank Central Asia, Tbk in general.

5. Conclusion
Based on the result of the research, it can be concluded that all the independent variables (X_1 to X_8) together have a significant influence on the variable Y (distribution of working capital loan facilities of small and medium enterprises from debtor in BCA Bank Bukit Barisan Medan branch).

The independent variables X_2 (Price) and X_6 (Process) partially have a significant influence on the variable Y (distribution of working capital loan facilities of small and medium enterprises from debtor in Bank BCA Bukit Barisan Medan branch).

The significant influence of the independent variable of Price and Process on the dependent variable Y (the distribution of working capital loan facilities of small and medium enterprises from debtor in BCA Bukit Barisan Medan branch) is 67.8% and the rest 32.2% influenced by un-researched variables.

In terms of Price, researchers suggest to the management of Bank BCA Bukit Barisan branch of Medan to be able to review the pricing strategy, especially on the determination of interest rates by applying a very affordable and competitive interest rate that is by giving a discount interest rate of 1.25% of the standard interest rate for each application for a credit facility with a specified ceiling and a percentage credit commitment to its usage, and the implementation of a very affordable administrative fee by providing a discount of administrative fee of 50% of the standard administrative fee for users of credit facilities using credit above a certain percentage of total credit ceiling owned by the debtor.

In terms of Process, the researcher suggested to management of Bank BCA Bukit Barisan branch of Medan to improve the ease of use procedure of working capital credit facility of credit ceiling given to debtors by providing direct support facility in the form of internet banking facility which facilitate debtor to use loan facility and accelerate the provision of facilities for the usage of loan facilities such as cheque books and adhoc cheque when signing the loan agreements.

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