

## UNDERSTANDING THE DETERMINANT OF SME OWNERS' INTENTION TO HAVE BANK CREDIT

Mardika D.R.W., Damayanti T.W., Supramono\*

**Abstract:** This study aims to analyze factors affecting the intention of SME owners to obtain bank credit by integrating the *Theory of Interpersonal Behavior* (TIB) and the *Theory of Technology Acceptance Model* (TAM) frameworks. We generate our data from the survey of 150 SME owners located in the Salatiga City, Indonesia. The study uses the purposive sampling method to generate our sample. Using SEM PLS technique to analyze our data, we show that (1) the attitude toward bank credit; the social; emotional factors of bank credit and perceived usefulness of bank credit positively affect the intention to have bank credit and (2) perceived usefulness of bank credit and perceived ease of use of bank credit positively affects attitude toward bank credit. This explains that interest of SME owners have bank credit is influenced by cognitive, social and affective factors. Meanwhile, cognitive factors are determined by the understanding of SME owners about the use of bank credit for business development and the ease of applying for banking credit. Considering the use of bank credit perceived to have the greatest influence on the intention to have banking credit, to encourage the intention of SME owners to apply for bank credit; it is necessary to intensively socialize the benefits of bank credit among the SME owners.

**Key words:** bank credit, theory of interpersonal behavior, intention

DOI: 10.17512/pjms.2018.17.1.14

*Article history:*

*Received* March 3, 2018; *Revised* April 18, 2018; *Accepted* April 26, 2018

### Introduction

Inadequate access to bank credit is one of the main obstacles to SME development (Chavis et al., 2010; Wang, 2016). Previous studies find that SMEs cannot sufficiently access bank credit because of their internal factors, such as firm size, ownership, strength of legal rights (Quartey, 2017), lower repayment capacity, strict collateral requirements (Gichuki, 2014), and the absence of reliable financial reporting (Caneghem and Campenhout, 2012; Gamage, 2013).

Besides SMEs' capacity and ability to meet banks' technical requirements, SME owners' intention to apply for bank credit also likely affects the limited scope of bank credit to reach SMEs. It is possible that SMEs have the adequate capacity to have bank credit, but their owners do not intend to do so. As proposed by Harvey et al. (2012) and Heshmati (2013), the low intention of SME owners to apply bank credit causes limited access of SME owners to formal financial institutions.

---

\* **Dhony Rizky Widya Mardika**, SE, MM; **Theresia Woro Damayanti**, Dr, MSi; **Supramono**, Professor, DBA, Universitas Kristen Satya Wacana, Indonesia, Faculty of Economics and Business

✉ Corresponding author: supramono@staff.uksw.edu

Financing schemes that are jointly offered by the government and the banking industry that aim to enable SMEs to access bank will be less effective if not enthusiastically responded by SME owners. It is therefore important to investigate factors that affect SME owners' intention to have bank credit. One can use a behavioral approach to analyze these factors. According to the *Theory of Interpersonal Behavior (TIB)*, attention is affected by the attitude, the social, and the emotional factors. Meanwhile, the *Theory of Technology Acceptance Model (TAM)* specifically explains that attitude is affected by perceived usefulness and perceived ease of use. By integrating the TIB and TAM framework, this study aims to investigate factors that affect SMEs to have bank credit empirically.

### Literature Review

Triandis (1977) formulates TIB by explaining that intention and habits affect behavior and this relation is strengthened or weakened by facility condition. Intention represents individuals' consciousness to decide based on attitudes and social and the emotional factors. However, subsequent studies tend to rely more heavily on the *Theory of Planned Behavior* of Ajzen (1991) than on TIB although TIB enables scholars to differentiate between cognitive and affective aspects (Moody and Siponen, 2013). In this context, the cognitive aspect in the TIB can be identified from the attitude toward bank credit while the emotional factor of bank credit represents the affective aspect in the TIB.

The TAM developed by Davis (1989) mentions that attitude as an important factor in influencing intention is affected by the perceived usefulness and perceived ease of use. Individuals who perceive that bank credit is useful and easy to access will exhibit a positive attitude that eventually will increase their intention to have bank credit.

### Hypothesis Development

Perceived usefulness is the extent that one believes the benefits of certain behavior (Davis, 1989). If individuals believe that bank credit is useful, then they will use it. Perceived usefulness of bank credit shapes individuals' subjective opinion in assessing the benefits of bank credit and eventually in using bank credit. Perceived usefulness of bank credit likely causes individuals to exhibit a positive attitude toward bank credit because individuals tend to obtain benefits of performing a certain action (Li, 2013). Greater use of bank credit increases the positive attitude toward bank credit. Individuals will develop a more positive attitude toward bank credit that they perceive that using more bank credit is beneficial to them (Wong et al., 2013; Bogart and Wichadee, 2015). Jamshidi and Hussin (2014) as well as Quan and Nam (2017) show that perceived usefulness of bank credit affects attitudes toward bank services.

*H1: Perceived usefulness of bank credit positively affects attitude toward bank credit.*

Perceived ease of use is the extent that individuals believe in obtaining something would free of effort (Davis, 1989). Simple administration of bank credit likely causes positive attitude toward bank credit (Hsu, 2016). Individuals will perceive that they can rely on bank credit because of its ease and eventually they will have a more positive attitude toward bank credit. Several previous studies empirically show that perceived ease of use positively affects attitudes toward bank services (Chau and Hu, 2002; Li, 2013; Kansal, 2016).

*H2: Perceived ease of use of bank credit positively affects attitude toward bank credit.*

Basri et al. (2016) empirically show that bank credit will be more effective when it is easier to apply for the bank credit. Simple administration of bank credit will cause individuals to rely more on bank credit. Previous studies support these findings, such as Munoz-Leiva et al. (2017) and Khan et al. (2017).

*H3: Perceived ease of use of bank credit positively affects perceived the usefulness of bank credit.*

Individuals tend to generate benefits of performing a certain action. Agarwal and Prasad (1998) argue that greater benefits of a certain action increase intention. Consequently, the greater perceived usefulness of bank credit increases the intention to have bank credit. Basri et al. (2016) and Alzubi (2017) have empirically found that perceived usefulness of bank credit affects the intention to have bank credit.

*H4: Perceived usefulness of bank credit positively affects the intention to have bank credit.*

Attitude toward bank credit is the individuals' positive or negative perception of using bank credit (Ajzen, 1991). Attitudes towards the behavior are the best predictor of the intentions (Chipeta and Surujlal, 2017). Individuals who have a positive attitude toward bank credit tend to exhibit greater the intention to have bank credit (Basri et al., 2016). Meanwhile, the intention to have bank credit is the motivation to have bank credit (Ajzen, 1991). Several previous studies have shown that attitudes affect intention significantly (Pee and Woon, 2008; Liu et al., 2012; Munoz-Leiva et al., 2017).

*H5: Attitude toward bank credit positively affects the intention to have bank credit.*

The social factor of bank credit is the interpersonal agreement of individuals about their communities' preferred bank credit within a social environment (Triandis, 1980). Fishbein and Ajzen (1975) reveal that group perception around individuals can affect individuals' various decisions because humans are social creatures. Social groups, such as families, tend to affect individuals' decisions. The individuals' tendency to follow their social environment likely affects individuals' decision making (Aldhmour and Sarayrah, 2016). Previous studies have indicated that the greater the influence of social factor implies the greater the intention to do something (Moody and Siponen, 2013; de Sena Abrahão et al., 2016). When social

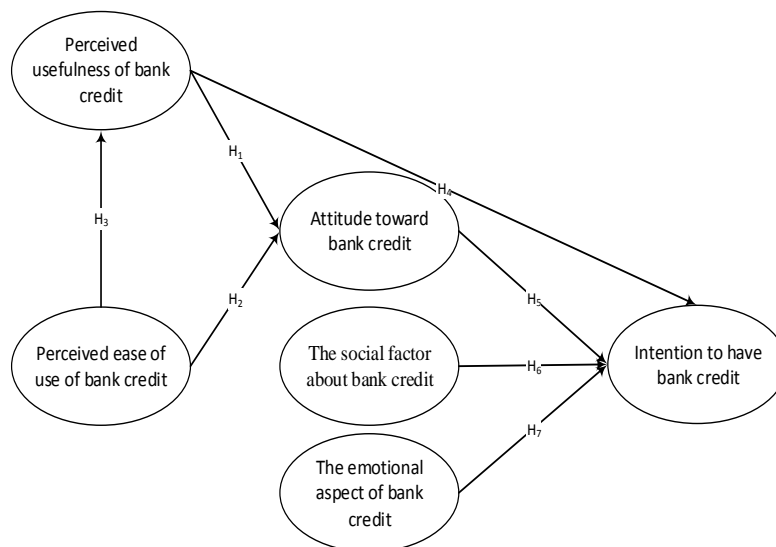
groups require individuals to have bank credit, individuals tend to obey this requirement.

*H6: The social factor about bank credit positively affects the intention to have bank credit.*

Triandis (1980) defines emotional aspect as feelings of happiness, relax, joy, dissatisfaction, dislike, or hatred that underlie individuals' perception on a certain issue). Similarly, Maditinos et al. (2013) as well as Alalwan et al. (2018) find that the emotional aspect positively affects the intention. In making bank credit decision, the emotional aspect of bank credit can underlie bank credit decision. A more positive emotional aspect of bank credit increases the intention to have bank credit.

*H7: The emotional aspect of bank credit positively affects the intention to have bank credit.*

The following is the research framework of this study that illustrates the development of our seven hypotheses by integrating TIB and TAM.



**Figure 1. Research Framework**

### Methodology

Our research population is SME owners in the City of Salatiga. We purposively select SME owners who have had or currently have bank credit. The two-months survey produces 150 sample. We use the SEM PLS statistical analysis to identify factors that affect SMEs the intention to have bank credit. Hair et al. (2012) suggest that SEM PLS still exhibits high statistical power although the number of samples is small. Our demographic data reveal that most of our sample are men (60.7%) and between 36-55 years old (61.4%). Regarding education, most of our sample

only attained the education level below senior high school (50%) and senior high school (39.3%). Our sample mainly operates in the processing industry, agriculture, husbandry, forestry, and fishery sectors (56.6%). Based on sales turnover, only 2% of our sample is medium enterprises. Most of the sample is micro firms (76.7%), followed by small firms (21.3%). About 56% of the sample started their business in 2001. This study uses 34 indicators to measure our six variables. We adopt Ajzen (1991) to measure the attitude toward bank credit. Next, we measure the social and the emotional factors of bank credit by adopting Triandis (1980). Lastly, we follow Davis et al. (1989) to measure the perceived usefulness and perceived ease of use of bank credit. The endogenous variables in this study are the intention to have bank credit, attitude towards bank credit, and perceived ease of use of bank credit while the exogenous variables are perceived the usefulness of bank credit, the social factor of bank credit, and the emotional factor of bank credit. We measure these variables using a 5-point Likert scale that ranges from point 1 (strongly disagree) to point 5 (strongly agree). We initially run the validity test to assess the accuracy of our variable measurement. The validity test shows that we have to leave out 7 question items because of their factor loading  $< 0.50$ . Next, we run the reliability test to assess the consistency of our question items by using the Cronbach alpha coefficient. The research instrument is considered reliable if the value of the Cronbach alpha coefficient is  $\geq 0.70$  and moderately reliable if the Cronbach alpha coefficient is between 0.60-0.70 (Hair et al., 2010). Our reliability test reveals that the values of Cronbach alpha coefficients are between 0.6890-0.89, indicating that our research instruments are in general highly reliable.

## Results

Before testing our hypotheses, it is initially necessary to evaluate whether our model fits with the criteria of SEM-PLS. Table 1 displays that our model fits the criteria. More specifically, the Average Path Coefficient (APC) and Average R-squared (ARS) exhibit  $p < 0.001$ , implying that the model fits. For the Average Block VIF (AVIF) criterion, the value must be less than 5 and  $p < 0.001$  to have a fit model. The following are the more detailed results of the test of model fit.

**Table 1. Goodness of Fit Model**

Criteria	Value	P-value	Model Evaluation
Average Path Coefficient (APC)	0.227	0.000	Fit
Average R-squared (ARS)	0.427	0.000	Fit
Average Block VIF (AVIF)	1.284	0.000	Fit

Our hypothesis test reveals that perceived usefulness of bank credit positively affects attitude toward bank credit ( $\gamma = 0.232$ ,  $p = 0.002$ ) and perceived ease of use of bank credit also positively affects attitude toward bank credit ( $\gamma = 0.281$ ,  $p = 0.000$ ). These findings support Hypotheses 1 and 2, respectively. Besides, our test also indicates that hypothesis 3 is supported, as indicated by the fact

that perceived ease of use of bank credit positively affects perceived usefulness of bank credit ( $\gamma = 0.704, p = 0.000$ ). The results also suggest the positive effects of perceived usefulness of bank credit ( $\gamma = 0.521, p = 0.000$ ) and attitude toward bank credit ( $\beta = 0.108, p = 0.094$ ) on the intention to have bank credit. Besides, the social factor ( $\gamma = 0.149, p = 0.035$ ) and the emotional factor ( $\gamma = 0.203, p = 0.006$ ) of bank credit positively affect the intention to have bank credit. Overall, these findings support Hypotheses 4-7.

**Table 2. Hypothesis Testing**

Hypothesis	Path coefficient	p-value	t-value	Test Result
PU → AT (H <sub>1</sub> )	0.232	0.002***	2.900	Supported
PE → AT (H <sub>2</sub> )	0.281	0.000***	3.557	Supported
PE → PU (H <sub>3</sub> )	0.704	0.000***	9.778	Supported
PU → IN (H <sub>4</sub> )	0.521	0.000***	6.947	Supported
AT → IN (H <sub>5</sub> )	0.108	0.094*	1.317	Supported
SF → IN (H <sub>6</sub> )	0.149	0.035**	1.840	Supported
EA → IN (H <sub>7</sub> )	0.203	0.006***	2.538	Supported
Age → IN	0.097	0.121	1.183	
Education Level → IN	0.032	0.352	0.381	
Income Level → IN	-0.126	0.0637*	-1.53	
Business Age → IN	0.042	0.309	0.506	

Notes: PU = Perceived usefulness of bank credit; PE = Perceived ease of use of bank credit; AT = attitude toward bank credit; SF = the social factor about bank credit; EA = the emotional aspect of bank credit; IN = intention to have bank credit  
(\* ) p<0.1, (\*\*) p<0.05, (\*\*\*) p<0.01

This study uses four control variables, namely age, income level, business age, and education level. Income level exhibits significance level of 0.063 and path coefficient of -0.126, implying a negative effect of income level on the intention to have bank credit. More specifically, SME owners with lower income level tend to exhibit greater the intention to have bank credit.

## Discussion

This study shows that SME owners' perception of the usefulness of bank credit and the ease of use of bank credit affect their attitude toward bank credit. SME owners who perceive that bank credit is useful as a financing source to increase their business productivity and sales tend to have a positive perception of bank credit. These are in line with Davis (1989), Jamshidi and Hussin (2014) as well as Quan and Nam (2017). Perceived ease of use of credit bank, as indicated by the proximity between bank location and business location of SMEs has a positive influence on attitudes towards bank credit. This result supports previous studies of Munoz-Leiva et al. (2017) and Khan et al. (2017).

SME owners' perception of the usefulness of bank credit affects both attitude toward bank credit and the intention to have bank credit. SME owners who

perceive that bank credit is a useful financing source to facilitate their business development exhibit greater the intention to have bank credit. The intention to have bank credit can be indicated by the intention to apply for bank credit or to continue using bank credit. Basri et al. (2016) and Alzubi (2017) also find the greater usefulness will increase the intention. This study also finds that positive attitude toward bank credit, the positive social and emotional environments that favor bank credit positively affects SME owners' intention to have bank credit. SME owners who have a positive perception on bank credit, have adequate support from their communities and operate in a conducive environment about bank credit (as indicated by being proud and satisfied in using bank credit) tend to exhibit greater the intention to have bank credit. These findings are in line with Maditinos et al. (2013) and Alalwan et al. (2018). Overall, our study suggests that SME owners' the intention to have bank credit is affected by perceived usefulness, attitude, and social and emotional environments. Among the four variables that affect the intention to have bank credit, perceived usefulness of bank credit exhibit the greatest path coefficient score. The findings suggest that it is necessary that SME owners have an adequate understanding of the usefulness of bank credit for their business development to boost the intention to have bank credit among SMEs. The emotional factor on bank credit also exhibits high path coefficient score, implying that being proud and satisfied in having bank credit and not worrying about the ability to repay the bank credit likely affect SME owners' intention to have bank credit. This research also reveals that the social factor of bank credit exhibits greater path coefficient score than the attitude toward bank credit. The finding indicates that SME owners emphasize more on their social factors, i.e., agreement from their communities than their perception or opinion.

### **Conclusion**

This study shows that SME owners' intention to have bank credit is affected by their perception on the usefulness of bank credit, their attitude toward bank credit, and the social and the emotional factors of bank credit. Further, the results also suggest that the attitude toward bank credit is affected by perceived usefulness of and perceived ease of use of bank credit.

From a managerial perspective these findings provide insight that SME owners' ownership of bank credit may increase if the SME owner seeks to improve understanding of the bank's use of credit, positive attitudes toward bank credit and environmental concerns and has satisfaction using bank credit. As a factor that affects the intention to have bank credit with the greatest path coefficient, perceived usefulness of bank credit has the greatest effect on SME owners' intention to have bank credit. As a factor influencing the intention to have a bank loan with the greatest perceived path coefficient, it is recommended that governments and banking companies seeking to promote SMEs to compete in both domestic and global markets should socialize to SME owners on the critical role of access to finance and explain the specific benefits of bank credit.

Our study is subject to the following caveats. First, we do not run a further analysis of SME owners' behavior in utilizing bank credit. Further research could investigate how SME owners allocate their bank credit and what factors explain this behavior. Second, this study also indicates that lower level of financial literacy likely explains the significant effect of lower attitude toward bank credit on the lower the intention to have bank credit. Therefore, we advise that further research focus more on the role of financial literacy in moderating the effect of the attitude toward bank credit on the intention to have bank credit.

## References

- Agarwal R., Prasad J., 1998, *A conceptual and operational definition of personal innovativeness in the domain of information technology*, "Information Systems Researcher", 9(2).
- Ajzen I., 1991, *The Theory of Planned Behavior*, "Organizational Behavior and Human Decision Processes", 50(2).
- Alalwan A.A., Dwivedi Y.K., Rana N.P., Algharabat R., 2018, *Examining factors influencing Jordanian customers' intentions and adoption of internet banking: Extending UTAUT2 with risk*, "Journal of Retailing and Consumer Services", 40
- Aldhmour F., Sarayrah I., 2016, *An investigation of factor influencing consumers the intention to use online shopping: An empirical study in South of Jordan*, "Journal of Internet Banking and Commerce", 21(2).
- Alzubi M.M., 2017, *The mediating role of Awareness in the intention to use internet banking among SME in Yemen*, "Journal of Internet Banking and Commerce", 22(2).
- Basri H., Majid M.S.A., Wahyuni D., 2016, *Why do Indonesians intend to engage in Islamic Home financing*, "Skyline Business Journal", 7(1).
- Bogart W.V.D., Wichadee S., 2015, *Exploring students' the intention to use LINE for academic purposes based on Technology Acceptance Model*, "International Review of Research in Open and Distributed Learning", 16(3).
- Caneghem T.V., Campenhout G.V., 2012, *Quantity and quality of information and SME financial structure*, "Small Business Economics", 39.
- Chau P.Y.K., Hu P.J., 2002, *Examining a model of information technology acceptance by individual professionals: an exploratory study*, "Journal of Management Information Systems", 18(4).
- Chavis L., Klapper L., Love I., 2010, *International differences in entrepreneurial finance*, "Enterprise", 11.
- Chipeta E.M., Surujlal J., 2017, *Influence of attitude, risk-taking propensity and proactive personality on social entrepreneurship intention*, "Polish Journal of Management Studies", 15(2).
- Davis F.D., 1989, *Perceived usefulness, perceived ease of use, and user acceptance of information technology*, "MIS Quarterly", 13(3).
- Davis F.D., Bagozzi R.P., Warshaw P.R., 1989, *User acceptance of computer- technology: a comparison of two theoretical models*, "Management Science", 35(8).
- de Sena Abrahão R., Moriguchi S.N., Andrade D.F., 2016, *Intention of adoption of mobile payment: An analysis in the light of the Unified Theory of Acceptance and Use of Technology*, UTAUT, "RAI Revista de Administração e Inovação", 13(3).



- Fishbein M., Ajzen I., 1975, *Belief, attitude, the intention, and behavior: An introduction to theory and research*, Addison-Wesley Publishing Company.
- Gamage P., 2013, *Determinant of access to bank for small and medium enterprises: The case of Sri Lanka*, "Corporate Ownership & Control", 10(3).
- Gichuki J.A.W., Njeru A., Tirimba, 2014, *Challenges Facing Micro and Small Enterprises in Accessing Credit Facilities in Kangemi Harambee*, "International Journal of Scientific and Research Publications", 4(1).
- Hair J.F., Sarstedt M., Pieper T.M., Ringle C.M., 2012, *The use of partial least squares Structural Equation Modeling in strategic management research: A review of past practices and recommendations for future applications*, "Long Range Planning", 45(5–6).
- Harvey J., Macht S., Sharma S., Johnson A., Regan S., Wood C., 2012, *An exploration into the demand and supply constraints around SME access to finance*, "Working paper", Northumbria University.
- Heshmati N., 2013, *The impact of networking on access to bank finance for SMEs*, "Working paper", Halmstad University.
- Hsu M.W., 2016, *An analysis of the intention to use in innovative product development model through TAM Model*, "Eurasia Journal of Mathematics, Science & Technology Education", 12(3).
- Jamshidi D., Hussin N., 2016, *Forecasting patronage factors of Islamic credit card as a new e-commerce banking service: An integration of TAM with perceived religiosity and trust*, "Journal of Islamic Marketing", 7(4).
- Kansal P., 2016, *Perceived risk and Technology Acceptance Model in self-service banking: A study on the nature of mediation*, "South Asian Journal of Management", 23(2).
- Khan A.P., Khan S., Xiang I.A.R., 2017, *Factors Influencing Consumer Intentions to Adopt*, "Business & Economic Review", 9(2).
- Li C.F., 2013, *The revised Technology Acceptance Model and the impact of individual differences in assessing internet banking use in Taiwan*, "International Journal of Business and Information", 8(1).
- Liu M.T., Chu R., Wong I.A, Zúñiga M.A., Meng Y., Pang C., 2012, *Exploring the relationship among affective loyalty, perceived benefits, attitude, and intention to use co-branded products*, "Asia Pacific Journal of Marketing and Logistics", 24(4).
- Maditinos D., Chatzoudes D., Sarigiannidis, L., 2013, *An examination of the critical factors affecting consumer acceptance of online banking: A focus on the dimensions of risk*, "Journal of Systems and Information Technology", 15(1).
- Moody G.D., Siponen M., 2013, *Using the Theory of Interpersonal Behavior to explain non-work-related personal use of the internet at work*, "Information & Management", 50(6).
- Munoz-Leiva F., Climent-Climent S., Liébana-Cabanillas F., 2017, *Determinants of intention to use the mobile banking apps: An extension of the classic TAM model*, "Spanish Journal of Marketing", 21(1).
- Pee L.G., Woon I.M.Y., 2008, *Explaining non-work-related computing in the workplace: A comparison of alternative models*, "Information & Management", 45(2).
- Quan V.D.H, Nam T.H., 2017, *Perceived risk and the intention to use credit cards*, "International Research Journal of Finance and Economics", 159.
- Quartey P, Turkson E., Abor J.Y., Iddris A.M , 2017, *Financing the growth of SMEs in Africa: What are the constraints to SME financing within ECOWAS?*, "Review of Development Finance", 7.

- Triandis H.C., 1977, *Interpersonal behavior*, Brooks Pub.co.  
Triandis H.C., 1980, *Values, attitudes, and interpersonal behavior*, "Nebraska Symposium on Motivation", 27(1).  
Wang Y. 2016, *What are the biggest obstacles to growth of SMEs in developing countries? – An empirical evidence from an enterprise survey*, "Borsa Istanbul Review", 16(3).  
Wong K.T., Osman R.B.T., Goh P.S.C., Rahmat M.K., 2013, *Understanding student teachers' behavioral the intention to use technology: Technology Acceptance Model (TAM) validation and testing*, "International Journal of Instruction", 6(1).

### POSTRZEGANIE DETERMINANT ZAMIARÓW WŁAŚCICIELI MAŁYCH I ŚREDNICH PRZEDSIĘBIORSTW DO POSIADANIA KREDYTÓW BANKOWYCH

**Streszczenie:** Niniejsze badanie ma na celu przeanalizowanie czynników wpływających na zamiar działania właścicieli MŚP, uzyskania kredytów bankowych poprzez integrację teorii zachowania międzyludzkiego (TIB) i modeli teorii akceptacji technologicznej (TAM). W badaniu wzięło udział 150 właścicieli MŚP zlokalizowanych w mieście Salatiga w Indonezji. Do wygenerowania próby wykorzystano celową metodę próbkowania. Wykorzystując do analizy naszych danych technikę SEM PLS, wykazano, że: (1) stosunek do kredytu bankowego; społeczne; emocjonalne czynniki kredytu bankowego i postrzegana przydatność kredytu bankowego pozytywnie wpływają na zamiar posiadania kredytu bankowego i (2) postrzegana przydatność kredytu bankowego i postrzegana łatwość korzystania z kredytu bankowego pozytywnie wpływają na stosunek do kredytu bankowego. To wyjaśnia, że na zainteresowanie właścicieli MŚP kredytem bankowym wpływają czynniki poznawcze, społeczne i afektywne. Czynniki poznawcze determinowane są świadomością właścicieli MŚP na temat wykorzystania kredytu bankowego na rozwój biznesu i łatwością ubiegania się o kredyt bankowy. Biorąc pod uwagę kwestię wykorzystania kredytu bankowego, co wydaje się mieć największy wpływ na zamiar posiadania kredytu bankowego, aby zachęcić właścicieli MŚP do ubiegania się o kredyt bankowy, konieczna jest intensywna socjalizacja korzyści płynących z kredytu bankowego wśród właścicieli MŚP.

**Słowa kluczowe:** kredyt bankowy, Teoria Zachowania Międzyludzkiego, intencja

### 了解决定中小企业主是否有银行信用的意图

**摘要:** 本研究旨在通过整合人际行为理论 (TIB) 和技术接受模型理论框架 (TAM), 分析影响中小企业主获取银行信贷意愿的因素。我们通过对位于印度尼西亚萨拉提加市的150位中小企业主进行的调查获得了我们的数据。该研究使用有目的的抽样方法来生成我们的样本。使用SEM PLS技术分析我们的数据, 我们表明:

(1) 对银行信贷的态度; 社会; 银行信贷的情感因素和银行信贷的感知有用性对银行信贷的意向有正向影响, (2) 银行信贷的感知有用性和银行信贷的感知易用性对银行信贷的态度有积极影响。这说明中小企业主对银行信贷的兴趣受到认知, 社会和情感因素的影响。同时, 认知因素取决于中小企业主对银行信贷业务发展的使用以及申请银行信贷的难易程度的认识。考虑到银行信贷的使用对银行信贷意向影响最大, 为鼓励中小企业所有者申请银行信贷, 有必要深入社会化中小企业所有者之间的银行信贷利益。

**关键词:** 银行信贷, 人际行为理论, 意图