

## **BAB 5 PENUTUP**

### **5.1 Simpulan**

Penelitian ini mencoba mencari jawaban atas fenomena masyarakat mengenai faktor apa saja yang memengaruhi pelaku UMKM dalam mengambil fasilitas kredit perbankan untuk pengembangan usaha, terutama pelaku UMKM yang menjalankan bisnisnya di Bandung Raya. Secara umum, karakteristik pelaku usaha di Bandung Raya memiliki pandangan yang cukup mengenai sikap terhadap utang, pandangan orang sekitar pelaku UMKM mengenai utang, profil risiko, pengetahuan keuangan, akses pembiayaan, serta niat dan keputusan pengambilan fasilitas kredit dari bank. Kecenderungan ini menggambarkan bahwa pelaku UMKM tidak memandang keputusan pengambilan fasilitas kredit dari bank sebagai sesuatu yang ekstrim sangat bermanfaat dan ekstrim sangat tidak bermanfaat. Selain itu kecenderungan ini menggambarkan bahwa pelaku UMKM ragu-ragu mengenai fasilitas pinjaman dari bank.

Sikap pelaku UMKM mengenai utang yang diwakilkan oleh variabel *attitude to debt* ternyata tidak memiliki pengaruh terhadap niat untuk berutang (*intention to take credit facilities from bank*). Apapun sikap terhadap utang ternyata tidak memiliki kekuatan mendorong niat pelaku UMKM untuk memanfaatkan kredit dari bank. Selain itu, pengetahuan keuangan (*financial knowledge*) yang dimiliki juga tidak dapat mendorong pelaku UMKM untuk memanfaatkan kredit dari bank. Namun penelitian ini menemukan bahwa pengetahuan keuangan memiliki pengaruh tidak langsung terhadap niat bila melalui profil risiko (*risk profile*) pelaku

UMKM serta akses pembiayaan (*access to finance*) yang sudah pernah dialami oleh pelaku UMKM.

Lingkungan sekitar pelaku UMKM yang diwakili dengan *subjective norm on debt*, profil risiko, serta akses pembiayaan dalam penelitian ini terbukti dapat mendorong niat pelaku UMKM untuk mengambil fasilitas kredit dari perbankan. Penelitian ini juga membuktikan bahwa niat yang sudah terbentuk dari berbagai variabel yang ada dapat mendorong pelaku UMKM untuk memutuskan mengambil fasilitas kredit dari bank yang diwakili dengan variabel *decision to take credit facilities from bank*. Namun niat tidak terbukti berperan sebagai mediasi antara sikap, *subjective norm*, profil risiko, pengetahuan keuangan, dan akses pembiayaan dengan keputusan mengambil fasilitas kredit dari bank.

## 5.2 Saran

Tingginya tingkat literasi beserta inklusi keuangan (OJK, 2017) ternyata belum menunjukkan bahwa pelaku UMKM terdorong untuk menggunakan fasilitas kredit dari lembaga keuangan yang resmi. Selain meningkatkan literasi dan inklusi keuangan, pemerintah disarankan dapat meningkatkan literasi masyarakat dalam hal legalitas. Misalnya fungsi kartu tanda penduduk (KTP) yang tidak hanya berfungsi sebagai identitas, namun juga sebagai media yang memiliki nilai legalitas dalam hal penjaminan di bank. Contoh lainnya adalah fungsi nomor pokok wajib pajak (NPWP) yang tidak hanya sebagai identitas wajib pajak, namun dapat digunakan sebagai informasi bagi bank untuk menentukan kelayakan pemberian kredit berdasarkan kepemilikan harta dan aliran dana calon penerima kredit. Kesadaran masyarakat mengenai fungsi KTP dan NPWP ini diharapkan dapat

menekan kekakuan aturan persyaratan kredit yang disyaratkan oleh bank sebagai lembaga keuangan resmi.

Dengan terbuktinya pengaruh *subjective norm on debt* dan *access to finance* terhadap niat dalam mengambil fasilitas kredit dari bank, pihak pemasaran bank dapat melakukan promosi melalui iklan yang menampilkan beberapa pelaku UMKM yang berhasil memperoleh fasilitas kredit untuk pengembangan usahanya. Pihak pemasaran bank juga dapat menggunakan testimoni beberapa pelaku UMKM yang sudah merasakan manfaat dari produk fasilitas kredit yang ditawarkan. Strategi ini diharapkan dapat meningkatkan niat pelaku UMKM sehingga dapat memutuskan untuk menggunakan fasilitas kredit dari bank.

Walaupun tidak memiliki pengaruh langsung terhadap niat menggunakan fasilitas kredit dari bank, pengetahuan keuangan memiliki pengaruh tidak langsung melalui profil risiko dan akses pembiayaan. Melalui program pengabdian kepada masyarakat, pihak akademisi dapat melakukan berbagai pelatihan keuangan kepada para pelaku UMKM. Pelatihan ini diharapkan dapat mengasah profil risiko pelaku UMKM sehingga walaupun memiliki profil *risk seeker*, namun dapat mengantisipasi kerugian dan meningkatkan return yang diharapkan. Selain itu pelatihan ini diharapkan dapat meningkatkan tingkat kelayakan kredit pelaku UMKM agar akses pembiayaan dapat semakin terbuka namun tidak merugikan pihak perbankan.

Hasil penelitian ini membuktikan bahwa TPB dapat digunakan sebagai dasar dalam menjelaskan fenomena pelaku UMKM yang memiliki niat moderat dalam mengambil fasilitas kredit dari bank. Pada penelitian selanjutnya, variabel *perceived behavioral control* dapat didekomposisikan menjadi *self-efficacy* dan

*controllability* (Hartono, 2007), yaitu kemudahan dan kesulitan pelaku UMKM dalam menggunakan fasilitas kredit bank (*self-efficacy*) dan keyakinan seberapa jauh tindakan meminjam uang di bank merupakan kehendak pelaku UMKM sendiri (*controllability*).

Walaupun dapat menjelaskan fenomena yang ada dalam penelitian ini, teori ini masih belum dapat menjelaskan keseluruhan faktor yang memengaruhi seseorang untuk membentuk niat. Misalnya bila pelaku UMKM sudah berniat untuk mengambil fasilitas kredit dari bank A, namun tiba-tiba mereka memutuskan untuk mengambil fasilitas kredit dari bank B karena proses dari sikap, *subjective norm*, dan *perceived behavioral control* yang begitu cepat. TPB juga bukan satu-satunya teori yang dapat menjelaskan semua faktor perilaku manusia sehingga masih dapat digali dan dimodifikasi untuk bidang ilmu tertentu. Dalam bidang keuangan, TPB tidak dapat diaplikasikan pada penelitian di luar perilaku.

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