

ABSTRACT

This study aims to analyze the influence of credit interest rates, service quality, credit procedures, loan term, collateral and bank location on the decision to take MSME loans. The sampling method used is probability sampling using a cluster sampling system, this method was chosen because it was considered suitable for heterogeneous respondents. This research was conducted by questionnaire method, conducted on 147 MSME loan customers at Bank BRI Warung Buncit Branch. Quantitative analysis includes validity and reliability tests, classic assumption tests, coefficient of determination R^2 , F test, t-test and multiple regression analysis. An indicators access are easy to reach and costs, interest, banks provision have the most significant influence on credit decision making at BRI Bank Warung Buncit Branch.

Keywords: credit interest rates, service quality, credit procedures, credit term, collateral, bank location, credit decision making.



ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh dari suku bunga kredit, kualitas pelayanan, prosedur kredit, jangka waktu kredit, jaminan dan lokasi bank terhadap keputusan mengambil kredit UMKM. Metode sampling yang digunakan adalah *probability sampling* dengan menggunakan sistem sampel cluster sampling, metode ini dipilih karena dianggap cocok untuk responden yang heterogen. Penelitian ini dilakukan dengan metode kuesioner, dilakukan terhadap 147 nasabah pinjaman umkm di Bank BRI Cabang Warung Buncit. Analisis kuantitatif meliputi uji validitas dan reliabilitas, uji asumsi klasik, koefisien determinasi R^2 , uji F, uji t dan analisis regresi berganda. Indikator akses mudah dijangkau dan biaya, bunga , provisi dari bank memiliki pengaruh paling signifikan terhadap keputusan pengambilan kredit di Bank BRI Cabang Warung Buncit.

Keywords: suku bunga kredit,kualitas pelayanan,prosedur kredit,jangka waktu kredit, jaminan,lokasi bank,keputusan pengambilan kredit

