ABSTRACT

The decrease of credit lines show that intermediation of banks doesn't work excellent. The focus of this research on BRI Abdul Rachman unit on agency BRI Semarang Patimura place is on Kulon Kecamatan west Semarang.

This reset is to find out free variable influence X, = credit interest from BRI unit X., = bank credit compete risk X. = collateral X.4 = customer amount is dominant with dependent variable Y = amount of credit with internal data since January 2001 till December 2005.

The data analytic with dual regression and correlation with t statistic test and F statistic test_ From a count obtain that arithmetic of F test is 70,319 R = 0,915 R2 = 0,836 and R28 = 0,825 with goodness of fit = 0,00 so the model have ability to explanation 83,60% the rest is from another factor. From t test with N = 60, df = n-k = 55 and a = 5% is t table 2,021, and for independent variable X, with arithmetic t test is 0,215 minor than t table which is there isn't significant influent between X2 with Y, and for dependent variable X2 with arithmetic t test there is significant influent between X1 with Y, for independent variable X4 whit arithmetic t test 2,933 bigger than t table which is there is significant influent between X, with Y. from F-statistic N = 60. df = k- = 4, then F table is 3,17 then arithmetic is 70,319 which arithmetic F bigger than F table. the conclusion is independent variable X, = interest credit from BRI unit X2 = credit insert of bank compete X3 = collateral X4 = domain debtor influent together on credit amount.

To credit increase, management have to focus on collateral with another cost, bank interest and doesn't focus on debtor domain from merchant sector and another economic sector, credit consumption and also phase consumer services.

Key word : regression - correlation, decrees of credit lines