

ABSTRACTION

This research is an empiric approach to find an answers of issues happened in BRI Semarang Regional Headquarter (BRI Kanwil Semarang) here we still found Non Performing Loan growing over the standard required.

The effort has already done to solves the research problems by expanding a research model include four research variables wich are leadership policy, business environment, loan strategy and Non Performing Loan. The datas related are primer datas gained by interview to BRI Unit Chief inside Semarang BRI Regional Headquarter. In other hands data related to Non Performing Loan is a seconder data get from each branch office in BRI Semarang Regional Headquarter. The data already collected then analyse using Structure Equation Modeling (SEM) technique.

Results of Structure Equation Modeling (SEM) technique shown that leadership policy and business environment significantly proven affect to loan strategy. Test on leadership policy variable, loan strategy and business environment to Non Performing Loan shown that Leadership Policy and Bussiness Environment proven significantly affecting to Non Performing Loan, in other hand Loan Strategy affect has not yet to be proven.

Keywords : Leadership Policy, Business Environment, Loan Strategy , Non Performing Loan