

ABSTRACT

The importance of the role of MSMEs for Indonesia does not escape from the main problems such as capital, especially the micro business sector which still has low access to banking. In this case, the BPRS has an important role because the main market focus of the BPRS is the micro business sector. BPRS Bank Mitra is the only BPRS in Bojonegoro Regency that runs its business activities with sharia principles and also in line with the condition of the people in Bojonegoro who are mostly Muslim. BPRS Bank Mitra also focuses its attention on the micro business sector through micro ekpress financing, but in its realization BPRS Bank Mitra is only able to reach 0.64% of MSMEs, far from the total of MSMEs in Bojonegoro Regency. The MSME sector in Bojonegoro Regency is also still experiencing problems in accessing formal financial institutions.

This study aims to analyze the effect of knowledge, quality of service, motivation, and location on traders's decisions in taking financing at BPRS Bank Mitra. Data collection method are through interviews and questionnaires. The population in this research is the micro business customers of BPRS Bank Mitra that have 435 customers and 100 customers are as a sample. This research uses multiple linear regression analysis technique and processed using SPSS application.

The results of the study explained that consumer knowledge, quality of service, and motivation partially and simultaneously had a positive and significant effect on trader's decisions in taking financing at BPRS Bank Mitra.

Keyword: *consumers decision, knowledge, quality of service, motivation, location.*